1986

Sixty-Seventh

Annual Report

# Department of Banking and Finance

# State of Georgia

# by

# Commissioner

# DEPARTMENT OF BANKING AND FINANCE

STATE OF GEORGIA

ATLANTA

SIXTY-SEVENTH ANNUAL REPORT

YEAR ENDING DECEMBER 31, 1986

* * * *

E. D. "JACK" DUNN
COMMISSIONER

ROBERT M. MOLER
DEPUTY COMMISSIONER

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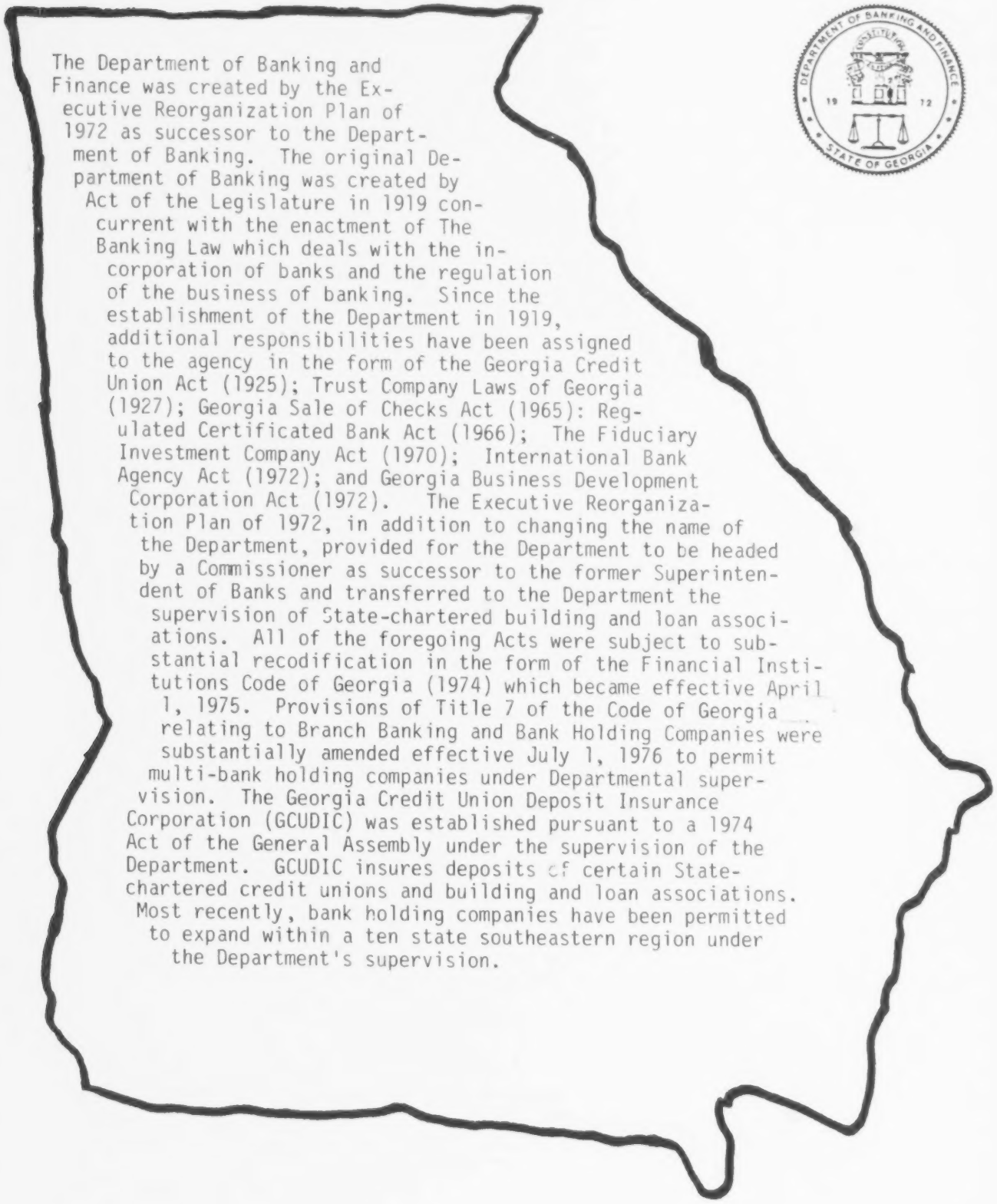
# HISTORY OF THE DEPARTMENT

1919 . . . . . 1986



The Department of Banking and Finance was created by the Executive Reorganization Plan of 1972 as successor to the Department of Banking. The original Department of Banking was created by Act of the Legislature in 1919 concurrent with the enactment of The Banking Law which deals with the incorporation of banks and the regulation of the business of banking. Since the establishment of the Department in 1919, additional responsibilities have been assigned to the agency in the form of the Georgia Credit Union Act (1925); Trust Company Laws of Georgia (1927); Georgia Sale of Checks Act (1965): Regulated Certificated Bank Act (1966); The Fiduciary Investment Company Act (1970); International Bank Agency Act (1972); and Georgia Business Development Corporation Act (1972). The Executive Reorganization Plan of 1972, in addition to changing the name of the Department, provided for the Department to be headed by a Commissioner as successor to the former Superintendent of Banks and transferred to the Department the supervision of State-chartered building and loan associations. All of the foregoing Acts were subject to substantial recodification in the form of the Financial Institutions Code of Georgia (1974) which became effective April 1, 1975. Provisions of Title 7 of the Code of Georgia relating to Branch Banking and Bank Holding Companies were substantially amended effective July 1, 1976 to permit multi-bank holding companies under Departmental supervision. The Georgia Credit Union Deposit Insurance Corporation (GCUDIC) was established pursuant to a 1974 Act of the General Assembly under the supervision of the Department. GCUDIC insures deposits of certain State-chartered credit unions and building and loan associations. Most recently, bank holding companies have been permitted to expand within a ten state southeastern region under the Department's supervision.

## SUMMARY OF CONDITION AND STRUCTURAL CHANGES IN FINANCIAL INSTITUTIONS DURING 1986

The financial and statistical information contained in this report has been compiled from the annual reports of condition submitted by the 310 state-chartered banks, 57 national banks, one national trust company, 156 state-chartered credit unions, three state-chartered savings and loan associations, one state-chartered savings bank, and 18 licensed money order companies operating in this State, and other statistical information made available through the examination, investigation and licensing of financial institutions and others under the supervision of the Department of Banking and Finance. The purpose of this report, required by Section 7-1-74 of the Official Code of Georgia Annotated, is to provide factual and statistical information that might prove useful to the financial industry and may be used by individuals and financial institutions who might be engaged in economic studies or might otherwise be interested.

BANKING DIVISION

The year-end call reports reflect a continuation of sound economic growth in the banking system. Total assets for the 367 national and state-chartered banks amounted to $51,431,132,000 reflecting an increase of $4,302,113,000 or 9.13% over 1985 assets. Figures do not include trust companies.

Expansion of State-chartered banks through new banks, bank offices and facilities continued. An additional ten banks and 52 banking offices and facilities opened during 1986. Twenty offices closed or merged into national banks bringing the total of such offices to 537.

During 1986, the Department approved 56 applications by bank holding companies and four applications for savings and loan association holding companies, for permission to acquire controlling interest in additional Georgia banks, bank holding companies or savings and loan associations. Twenty-four of these applications were approved to establish new bank holding companies.

Eighteen international bank agencies and eleven representative offices of international banks had registered or had been authorized to establish an office in Georgia at year-end.

Trust activities continue to be conducted principally by bank trust departments and there is one separately chartered trust company. Other depository financial institutions exercise limited trust powers in connection with individual retirement accounts authorized by the Employee Retirement Income Security Act of 1976 enacted by Congress.

Articles of Amendment of Articles of Incorporation were approved for one bank to increase its outstanding capital stock. The Department approved ten Articles of Amendment creating authorized but unissued shares to be issued in the future. Fifteen banks were granted permission to issue authorized but unissued shares through stock dividends or sales. Amendments

## SUMMARY OF CONDITION AND STRUCTURAL CHANGES IN FINANCIAL INSTITUTIONS DURING 1986
(Continued)

BANKING DIVISION (Continued)

were approved for one bank to change the par value of its shares, for eight banks to change their names, and for one bank to acquire trust powers. Permission was granted for two banks to issue subordinated securities.

THRIFT INSTITUTIONS DIVISION

Credit Unions operating under state charter have experienced steady growth during 1986. Consolidated financial and statistical reports of the 156 state-chartered credit unions reflect an increase in total assets of $373,554,000 or 24.1% to a total of $1,926,266,000. All state-chartered credit unions provide their members with deposit protection through the National Credit Union Administration or the Georgia Credit Union Deposit Insurance Corporation.

Total assets of three state-chartered savings and loan associations as of December 31, 1986, were $94,174,000 and one state-chartered savings bank was $15,120,000. All such institutions carry either federal or private deposit insurance.

At year-end the Georgia Credit Union Deposit Insurance Corporation had total resources of $8,039,103 and insured deposits of 121 credit unions and three savings and loan associations having total insured deposits of $992,328,131.

SALE OF CHECKS ACT

The Department of Banking and Finance supervises the licensing of check sellers pursuant to the Georgia Sale of Checks Act enacted in 1965. Eighteen companies with a total of 4,060 agents throughout the State were licensed to do business under the Act during 1986.

OTHER INSTITUTIONS

The Department is charged with the responsibility of supervising the operations of Bank Data Processing Cooperatives, Fiduciary Investment Companies and Business Development Corporations. There is one business development corporation but no fiduciary investment companies currently operating.

# OFFICIAL ROSTER

E. D. DUNN
Commissioner

ROBERT M. MOLER, CFE
Deputy Commissioner

Reece V. Morris, CFE . . . . . Deputy Commissioner for Administration
John B. Kline, CFE . . . . . Deputy Commissioner for Bank Supervision
*Banks, International Bank Agencies, Trusts*
Steven D. Bridges, CFE . . . . . .Deputy Commissioner for Thrift Institutions
*Credit Unions, Building and Loan Associations, Check Sellers*
David G. Sorrell, CFE. . . . . .Director of Training
*Coordinator for Training, Education Activities and EDP Operations*
Georgia G. High . . . . . Assistant Deputy Commissioner
Grace M. Lurry . . . . . Assistant Deputy Commissioner
Larry S. Moor . . . . . Assistant Deputy Commissioner
Wayne M. Orr . . . . . Assistant Deputy Commissioner
Ralph J. Shire . . . . . Assistant Deputy Commissioner
C. Craig Smith . . . . . Assistant Deputy Commissioner
*Examination Report Review, Holding Companies, Relocations, Mergers and Other Applications, Securities Approvals, Consumer Affairs, Technical and Legal*
Melinda G. Kinard . . . . . .Senior Financial Examiner
*Coordinator for EDP Activities*
Barbara Moore . . . . . Accountant
*Accounting and Fiscal*
Dianne Blackstone . . . . . Programmer
*Departmental Systems Administration and Programming*
Jeannie Benefield . . . . . Administrative Assistant for Banks
Vickie Busby . . . . . Administrative Assistant for Thrifts
*Corporate Matters, Consumer Affairs, Pending Applications, Departmental Bulletin, Examination Report Review, Statistical Reports, Technical and Legal*
Maggie Smith . . . . . Personnel Manager
*Personnel*
Sonja Hencely . . . . . Secretary to Commissioner/Deputy Commissioner
*Appointments, Conferences and Seminars, Information, Forms and Applications*
Vicki Allemand. . . . . Principal Clerk
Tammye Bogus . . . . . Secretary Typist
Susan Brown . . . . . Principal Secretary
Regina Buchanan . . . . . .Senior Secretary Typist
Renate Carroll. . . . . .Accounting Technician
Irene Cox . . . . . Senior Secretary Typist
Marilyn Fuller . . . . . Principal Secretary
Terry Glover . . . . . Senior Clerk
Marilou Harvey . . . . . Principal Secretary
Darlene Hayes . . . . . Secretary Typist
Bonnie Steele . . . . . Principal Clerk

## FIELD EXAMINERS

| DISTRICT | DISTRICT DIRECTOR | SENIOR EXAMINERS | EXAMINERS | ASSISTANT AND SENIOR ASSISTANT EXAMINERS |
|---|---|---|---|---|
| NORTHWEST | Jackson D. Hardy | William D. Atkins<br>James M. Brooks | James R. Emory<br>Victor A. Greene<br>Larry J. Moody | Benjamin Blasingame<br>Robert M. Braswell<br>Elizabeth Carrier<br>Clarence Ford<br>Ronald F. Furukawa<br>Louis Randy Jones |
| NORTHEAST | David A. Hancock | George A. Reynolds | Princess Brown<br>Michael G. Killeen<br>Jenny L. Neville<br>Ned W. Overby<br>Robert J. Rosentreter<br>Tracy D. Whitesides | M. Janet Blackmon<br>Lori A. Binford<br>M. Joel Byers<br>Harold J. Carney<br>Gordon G. Flippo<br>Brett P. Johnson |
| CENTRAL | C. Douglas Peugh | Harry M. Brown<br>John H. Pennell, II<br>Barry L. Rooks<br>Emory L. Stanford | Billie L. Reed<br>Kevin M. Sharpe<br>Sandra Sheley | Danny D. Adkins<br>Mayra Barzaga<br>James D. Garrett<br>Angela E. Ruddick |
| EAST CENTTRAL | Robert H. Callier | Gary F. Ford<br>Hubert C. Miller | Vicki L. Brantley<br>Dianne Hickman<br>Michael F. Hooks | Gary E. Fields<br>C. Todd Hollis<br>William J. Mobley<br>Steve H. Powell<br>Timothy C. Thompson |
| SOUTHWEST | Robley S. Rigdon | Larry T. Duke<br>R. Larry Herndon<br>D. Ray Johnston<br>Michael A. Rosser | Eugene S. Cline<br>Joyce R. Jones<br>John F. Sutphin, III | Wendy S. Banks<br>Gregory S. Bell<br>Kenneth D. Dawson<br>Gregory O. Lowe |
| SOUTHEAST | Norman E. Mimbs | James F. Mills<br>Jane M. Whitfield<br>Billy S. Wilson, Jr. | Ernest D. Coats<br>George S. Keaveney<br>Sarah B. O'Cain<br>David T. Widincamp | Patrick T. Brahana<br>O. Jean James<br>Ricky Watkins |

# CURRENT STAFF

**E.D. "Jack" Dunn**
**Commissioner**

**Robert M. Moler**
**Deputy Commissioner**

**Reece V. Morris**
**Deputy Commissioner**
**for Administration**

**John B. Kline**
**Deputy Commissioner**
**for Banking**

**Steven D. Bridges**
**Deputy Commissioner**
**for Thrifts**

Vicki Allemand

Danny D. Atkins

William D. Atkins

Wendy S. Banks

Mayra Barzaga

Gregory S. Bell

Jeannie Benefield

Lori A. Binford

M. Janet Blackmon

Dianne Blackstone

Benjamin Blasingame

Tammye Bogus

Patrick T. Brahana

Vicki L. Brantley

Robert M. Braswell

James M. Brooks

Harry M. Brown

Princess Brown

Susan Brown

Regina Buchanan

Vickie Busby

M. Joel Byers

Robert H. Callier

Harold J. Carney

Elizabeth Carrier

Renate Carroll

Eugene S. Cline

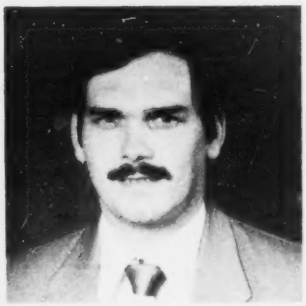
Ernest D. Coats

Irene Cox

Kenneth D. Dawson

Larry T. Duke

James R. Emory



Gary E. Fields

Gordon G. Flippo

Gary F. Ford

Clarence Ford

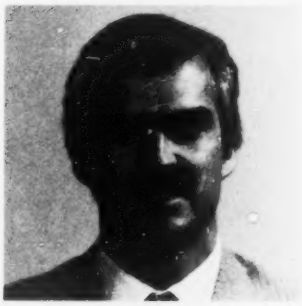
Marilyn Fuller

Ronald F. Furukawa

James D. Garrett

Terry Glover

Victor A. Greene



David A. Hancock

Jackson D. Hardy

Marilou Harvey

Darlene Hayes

Sonja Hencely

R. Larry Herndon

Dianne Hickman

Georgia G. High

C. Todd Hollis

Michael F. Hooks

O. Jean James

Brett P. Johnson

D. Ray Johnston

Joyce R. Jones

Louis Randy Jones

George S. Keavency

Michael G. Killeen

Melinda G. Kinard

Gregory O. Lowe

Grace M. Lurry

Hubert C. Miller

James F. Mills

Norman E. Mimbs

William J. Mobley

Larry J. Moody

Larry S. Moor

Barbara Moore

Jenny L. Neville

Sarah B. O'Cain

Wayne M. Orr

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Steve H. Powell

Billie L. Reed

George A. Reynolds

Robley S. Rigdon

Barry L. Rooks

Robert J. Rosentreter

Michael A. Rosser

Angela E. Ruddick

Kevin M. Sharpe

Sandra Sheley

Ralph J. Shire

C. Craig Smith

Maggie Smith

David G. Sorrell

Emory L. Stanford

Bonnie Steele

John F. Sutphin, III

Timothy C. Thompson

Ricky Watkins

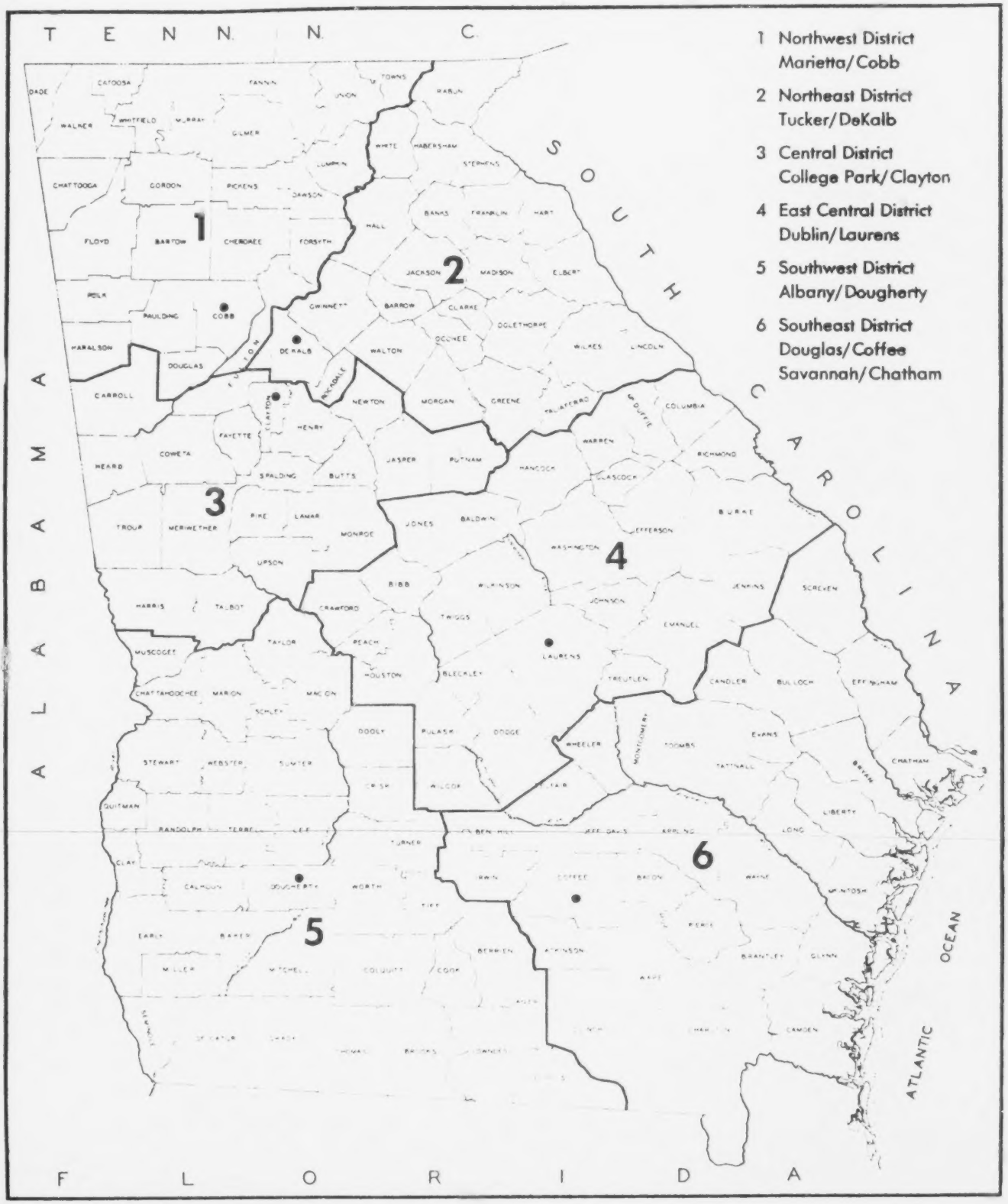
Tracy D. Whitesides

Jane M. Whitfield

David T. Widincamp

Billy S. Wilson, Jr.

# EXAMINATION DISTRICTS AND DISTRICT WORK AREAS



## RECEIPTS AND DISBURSEMENTS FISCAL YEAR 1986

| | |
|---|---|
| **REVENUES COLLECTED** | |
| Bank Examination and Supervision Fees | 3,365,045.00 |
| New Bank, Bank Office and Holding Company Investigation Fees | 361,675.00 |
| Credit Union Examination and Supervision Fees | 379,525.00 |
| Sale of Checks Investigation and License Fees | 12,934.00 |
| Building and Loan Examination, Supervision and Investigation Fees | 47,883.00 |
| Holding Company Examination and Supervision Fees | 170,500.00 |
| Miscellaneous Fees and Fines | 5,325.38 |
| Total Revenues Collected and Remitted to Fiscal Division, Department of Administrative Services | 4,342,887.38 |
| **DISBURSEMENTS** | |
| Personal Services | 3,514,170.30 |
| Motor Vehicle Expense | 67,534.23 |
| Supplies and Materials | 34,232.87 |
| Repairs and Maintenance | 7,550.24 |
| Travel Expense | 236,073.56 |
| Motor Vehicle Equipment Purchase | 137,652.89 |
| Printing | 12,345.57 |
| Equipment Purchases | 14,893.82 |
| Office Rent | 150,247.92 |
| Computer | 136,822.57 |
| Communications | 33,322.80 |
| Miscellaneous | 53,046.96 |
| Total Disbursements | 4,397,893.73 |
| NET REVENUES OVER DISBURSEMENTS | (55,006.35) |

## LEGAL HOLIDAYS - 1986

January 1 . . . . . .New Year's Day

January 19 . . . . . Martin Luther King, Jr.'s Birthday

January 19 . . . . . Robert E. Lee's Birthday
(Observed Fourth Friday in November)

February 22 . . . . . George Washington's Birthday
(Observed Third Monday in February)

April 26 . . . . . Confederate Memorial Day

May 30 . . . . . National Memorial Day
(Observed Last Monday in May)

July 4 . . . . . Independence Day

First Monday in September . . . . . Labor Day

October 12 . . . . . Columbus Day
(Observed Second Monday in October)

November 11 . . . . . .Veterans Day

Fourth Thursday in November . . . . . .Thanksgiving Day

December 25 . . . . . Christmas Day

(Whenever a public and legal holiday occurred on a Saturday, the preceding Friday was observed as a public holiday. Whenever a public and legal holiday occurred on a Sunday, the following Monday was observed as a public and legal holiday.)

## ARTICLES OF INCORPORATION FOR BANKS APPROVED

| NAME OF BANK | LOCATION | APPROVED |
|---|---|---|
| The Buckhead Bank | Atlanta | 2-25-86 |
| Peoples Bank of Fannin County | Blue Ridge | 5-23-86 |
| Lanier Bank & Trust Company | Cumming | 6-12-86 |
| Bank Atlanta | Decatur | 7-24-86 |
| Citizens & Merchants State Bank | Douglasville | 5-27-86 |
| Cobb American Bank and Trust Company | Marietta | 7-31-86 |
| First Peoples Bank of Cobb County | Marietta | 1-10-86 |
| The Bank of Newnan | Newnan | 9-16-86 |
| Central Gwinnett Bank | Norcross | 3-14-86 |
| Crossroads Bank of Georgia | Perry | 6-12-86 |

## ARTICLES OF INCORPORATION FOR INTERIM BANKS APPROVED
(To facilitate acquisition of an existing bank)

| NAME OF BANK | LOCATION | APPROVED |
|---|---|---|
| Villa Rica Interim Bank | Atlanta | 2-27-86 |
| Citizens Interim Bank | Tifton | 3-19-86 |
| The Interim Citizens Bank of Toccoa | Toccoa | 8-18-86 |
| The New Bank of Toccoa | Toccoa | 3-27-86 |
| B.O.W. Interim Bank | Wrightsville | 3-04-86 |

## ARTICLES OF INCORPORATION FOR BANK DISAPPROVED

| NAME OF BANK | LOCATION | DISAPPROVED |
|---|---|---|
| Chase American Bank, Inc. | Cordele | 1-21-86 |

## CONVERSIONS OF STATE-CHARTERED BANKS TO NATIONAL BANKS

| NAME OF BANK | LOCATION | APPROVED |
|---|---|---|
| Citizens DeKalb Bank<br>to First Union National Bank<br>of Georgia | Clarkston | 4-01-86 |
| The Peoples Bank<br>to The First National Bank<br>of White County | Cleveland | 11-17-86 |
| First South Bank<br>to First South Bank,<br>National Association | Fort Valley | 3-17-86 |
| Trust Company Bank of South Georgia<br>to Trust Company Bank of South<br>Georgia, National Association;<br>merged w/into Trust Company Bank of<br>South Georgia, National Association | Sylvester<br><br><br><br>Albany | 1-17-86 |

## MERGER OF NATIONAL BANK INTO STATE-CHARTERED BANK

| NAME OF BANK | LOCATION | APPROVED | EFFECTIVE |
|---|---|---|---|
| First National Bank of Folkston into Southern Bank | Folkston Waycross | 3-12-86 | 5-01-86 |

## APPLICATIONS TO CONVERT TO A STATE-CHARTERED BANK APPROVED

| NAME OF BANK | LOCATION | APPROVED | EFFECTIVE |
|---|---|---|---|
| North Georgia Bank (formerly North Georgia Savings and Loan Association, Inc.) | Canton | 10-22-86 | 10-24-86 |
| Investors Bank & Trust (formerly Investors Savings and Loan Association) | Duluth | 8-21-86 | 8-22-86 |
| Mountain Bank of Georgia (formerly Mountain Savings & Loan) | Hiawassee | 3-28-86 | 3-28-86 |
| Metro Bank (formerly Metro Savings Bank) | Sandy Springs | 5-19-86 | 6-02-86 |

## PERMITS ISSUED FOR BANKS TO BEGIN BUSINESS

| NAME OF BANK | LOCATION | ISSUED | OPENED |
|---|---|---|---|
| The Buckhead Bank | Atlanta | 3-27-86 | 4-01-86 |
| Georgia Bankers Bank | Atlanta | 1-31-86 | 2-03-86 |
| Peoples Bank of Fannin County | Blue Ridge | 7-30-86 | 8-01-86 |
| Lanier Bank & Trust Company | Cumming | 10-07-86 | 10-07-86 |
| The Bank of Spalding County | Griffin | 12-04-86 | 12-05-86 |
| Community Bank & Trust Company | Mableton | 4-24-86 | 4-28-86 |

## PERMISSION GRANTED TO EXERCISE TRUST POWERS

| NAME OF BANK | TYPE | APPROVED |
|---|---|---|
| The Merchants and Farmers Bank of Milledgeville Milledgeville | Full | 2-13-86 |

## MERGERS OF STATE-CHARTERED BANKS INTO NATIONAL BANKS

| NAME OF BANK | LOCATION | EFFECTIVE |
|---|---|---|
| Baxley State Bank into Trust Company Bank of Southeast Georgia, National Association | Baxley Brunswick | 12-31-86 |
| Fannin County Bank into The Citizens and Southern National Bank | Blue Ridge Savannah | 8-31-86 |
| Forsyth County Bank into The First National Bank of Atlanta | Cumming Atlanta | 12-15-86 |
| Bank of Midville into The First National Bank of Louisville | Midville Louisville | 12-31-86 |

## APPLICATIONS FOR CONSOLIDATIONS AND/OR MERGERS APPROVED

| NAME OF BANK | LOCATION | ACTIVITY | APPROVED |
|---|---|---|---|
| Bank of Worth County, Survivor and Trust Interim Corporation of Worth County | Sylvester) Atlanta ( | Merger | 1-08-86 |
| Farmers and Merchants Bank, Survivor and Washington/Wilkes Corporation | Washington) Washington) | Merger | 3-20-86 |
| First State Bank & Trust Company, Survivor, and First State Bank and Trust Company in Leesburg | Albany ) Leesburg) | Merger | 3-24-86 |

APPLICATIONS FOR CONSOLIDATIONS AND/OR MERGERS APPROVED (Continued)

| NAME OF BANK | LOCATION | ACTIVITY | APPROVED |
|---|---|---|---|
| Citizens DeKalb Bank, Survivor and Queen City Special Company GA | Clarkston) ( Clarkston) | Merger | 3-24-86 |
| First American Bank and Trust Company, Survivor and FAB & T Interim Corporation | Athens) ( ) Athens( | Merger | 4-02-86 |
| The Tattnall Bank, Survivor and Tattnall Interim, Inc. | Reidsville) ( Reidsville) | Merger | 4-09-86 |
| Citizens Bank, Survivor and Interim Citizens Corporation | Warrenton) ( Warrenton) | Merger | 4-11-86 |
| Citizens Bank of Americus, Survivor and Bank of Webster | Americus) ( Preston ) | Merger | 4-22-86 |
| Planters Bank, Survivor and Planters Interim Company | Hawkinsville) ( Hawkinsville) | Merger | 5-27-86 |
| Columbus Bank and Trust Company, Survivor and Bank of Manchester | Columbus ) ( ) Manchester( | Merger | 6-04-86 |
| Bank of Coweta, Survivor and CBTB, INC | Newnan ) ( Columbus) | Merger | 6-04-86 |
| Georgia Central Bank, Survivor and Georgia Central Interim, Inc. | Social Circle) ( Social Circle) | Merger | 8-12-86 |
| Bank of Villa Rica, Survivor and Villa Rica Interim Bank | Villa Rica) ( Villa Rica) | Merger | 8-15-86 |
| First State Bank of Blakely, Survivor and Blakely Interim, Inc. | Blakely) ( ) Blakely) | Merger | 8-25-86 |

APPLICATIONS FOR CONSOLIDATIONS AND/OR MERGERS APPROVED (Continued)

| NAME OF BANK | LOCATION | ACTIVITY | APPROVED |
|---|---|---|---|
| Spivey State Bank, Survivor and Spivey Interim, Inc. | Swainsboro) ( Swainsboro) | Merger | 8-27-86 |
| Citizens Bank and Trust of West Georgia, Survivor and Carroll County Financial Corporation Insurance West Agency, Inc. West Georgia Financial Corporation West Georgia Bank of Tallapoosa | ) Carrollton( ) Columbus ( Villa Rica) Columbus ( Tallapoosa) | Merger | 8-27-86 |
| Bank of Coweta, Survivor and First American Bank | Newman ) ( Warm Springs) | Merger | 9-04-86 |
| Southeastern Bank, Survivor and Jeff Davis Bank | Folkston ) ( Hazlehurst) | Merger | 10-16-86 |
| Bank of Waynesboro, Survivor and Queen City Waynesboro Corporation | Waynesboro) ( Atlanta ) | Merger | 11-12-86 |
| International City Bank, Survivor and ICB Interim, Inc. | Warner Robins) ( Warner Robins) | Merger | 11-25-86 |
| B.O.W. Interim Bank, Survivor and Bank of Wrightsville | Wrightsville) ( Wrightsville) | Merger | 11-25-86 |
| First State Bank & Trust Company, Survivor and Citizens Bank | ) Albany ( ) Cuthbert( | Merger | 12-02-86 |
| The Coastal Bank, Survivor and Southern Bank and Trust Company | Hinesville) ( Savannah ) | Merger | 12-03-86 |
| Bank of Wadley, Survivor and Interim Louisville Corporation | Wadley) ( Wadley) | Merger | 12-08-86 |
| Cairo Banking Company, Survivor and Bank of Meigs, Meigs | Cairo) ( Meigs) | Merger | 12-08-86 |
| The Interim Citizens Bank of Toccoa and The Citizens Bank of Toccoa | Toccoa) ( Toccoa) | Merger | 12-12-86 |

## BANK OFFICES/FACILITIES APPROVED BUT UNOPENED AS OF DECEMBER 31, 1986

| PARENT BANK | LOCATION | NAME OF BANK OFFICE FACILITY | LOCATION |
|---|---|---|---|
| Heritage Bank | Alpharetta | Facilities | |
| | | Kroger Store #123 | Atlanta |
| | | Kroger Store #242 | Atlanta |
| First Georgia Bank | Atlanta | Lawrenceville Office | Lawrenceville |
| | | Perimeter Center Office | Atlanta |
| Trust Company Bank | Atlanta | Buckhead Plaza Office | Atlanta |
| Citizens Bank | Ball Ground | Bells Ferry Office | Acworth |
| Peoples Bank of Fannin County | Blue Ridge | Ingles Supermarket Bank Facility | Blue Ridge |
| Cairo Banking Company | Cairo | Thomasville Office | Thomasville |
| Columbus Bank & Trust Company | Columbus | Main Street Village Facility | Columbus |
| First Bank of Conyers | Conyers | Fieldstone Office | Conyers |
| Hardwick Bank & Trust Company | Dalton | Tunnell Hill Office | Dalton |
| First State Bank of Gilmer County | Ellijay | Ingles Supermarket Facility | Ellijay |
| Bank South, Fitzgerald | Fitzgerald | East Pine Street Office | Fitzgerald |
| Southeastern Bank | Folkston | South Camden Office | Kingsland |
| Commercial Bank & Trust Company | Griffin | Commercial Bank Mortgages Facility | Fayetteville |
| Bank of Banks County | Homer | Maysville Facility | Maysville |
| McIntosh State Bank | Jackson | Piggly Wiggly Supermarket Bank Facility | Jackson |
| Trust Company Bank of Clayton County | Jonesboro | North Riverdale Office | Riverdale |
| Commercial Exchange Bank | Kennesaw | Marietta Office | Marietta |
| American Bank of Southeast Georgia | Kingsland | St. Marys Office | St. Marys |
| Citizens Banking Company | Lexington | Community Facility I | Crawford |
| Central Bank of Georgia | Macon | Kroger Store #244 Facility | Macon |

BANK OFFICES/FACILITIES APPROVED BUT UNOPENED AS OF DECEMBER 31, 1986 (Continued)

| PARENT BANK | LOCATION | NAME OF BANK OFFICE OR FACILITY | LOCATION |
|---|---|---|---|
| The Chattahoochee Bank | Marietta | Kennestone Banking Center Office | Marietta |
| Richland Banking Company | Richland | Richland Banking Company Lumpkin Facility | Lumpkin |
| Tri-County Bank of Royston | Royston | Carnesville Office | Carnesville |
| Spivey State Bank | Swainsboro | Piggly Wiggly Supermarket Office | Swainsboro |
| | | Meadowlake Parkway Facility | Swainsboro |

MISCELLANEOUS APPLICATIONS TO AMEND ARTICLES OF INCORPORATION APPROVED

| NAME OF BANK | LOCATION | NATURE OF AMENDMENT | APPROVED |
|---|---|---|---|
| The Citizens Bank of Ashburn | Ashburn | Change name to First South Bank of Turner County | 9-25-86 |
| Northeastern Banking Company | Commerce | Change name to Community Bank & Trust - Jackson | 3-17-86 |
| Cornelia Bank | Cornelia | Change name to Community Bank & Trust - Habersham | 3-17-86 |
| Fort Oglethorpe State | Fort Oglethorpe | Change name to Capital Bank | 3-10-86 |
| State Bank of Kingsland | Kingsland | Change name to American Bank of Southeast Georgia | 7-22-86 |
| The Peoples Bank of Lyons, Georgia | Lyons | Change name to Peoples Bank | 2-26-86 |
| The Citizens and Southern Bank of Milledgeville | Milledgeville | Change name to The Central and Southern Bank of Georgia | 2-12-86 |
| Rossville Bank | Rossville | Acquire full Trust Powers | 12-08-86 |
| Bank of Worth County | Sylvester | Change name to Trust Company Bank of South Georgia | 1-17-86 |

## BRANCH BANKS AS OF DECEMBER 31, 1986

| NAME OF BANK | CHARTER COUNTY | BRANCH COUNTIES |
|---|---|---|
| First State Bank & Trust Company<br>Albany | Dougherty | Clay, Decatur,<br>Lee, Randolph |
| Security Bank and Trust<br>Company of Albany<br>Albany | Dougherty | Miller |
| Trust Company of Bank South Georgia,<br>National Association<br>Albany | Dougherty | Mitchell, Thomas,<br>Worth |
| Heritage Bank<br>Alpharetta | Fulton | DeKalb, Gwinnett |
| Citizens Bank of Americus<br>Americus | Sumter | Webster |
| Trust Company Bank of Northeast Georgia,<br>National Association<br>Athens | Clarke | Morgan |
| Bank South, National Association<br>Atlanta | Fulton | Chatham, Clarke,<br>Clayton, Cobb,<br>DeKalb, Forsyth,<br>Gwinnett, Spalding |
| First Georgia Bank<br>Atlanta | Fulton | Cobb, DeKalb<br>Gwinnett, Haralson |
| The First National Bank of Atlanta<br>Atlanta | Fulton | Bartow, Bibb, Clayton,<br>Cobb, DeKalb, Forsyth,<br>Gwinnett, Hall, Macon,<br>Houston, Richmond,<br>Sumter |
| The National Bank of Georgia<br>Atlanta | Fulton | Clayton, Cobb,<br>DeKalb, Gwinnett |
| Trust Company Bank<br>Atlanta | Fulton | Cayman Islands,<br>Cherokee, DeKalb |
| The Georgia Railroad Bank & Trust Company<br>Augusta | Richmond | Columbia, Wilkes |
| Trust Company Bank of Augusta,<br>National Association<br>Augusta | Richmond | McDuffie |

BRANCH BANKS - CONTINUED

| NAME OF BANK | CHARTER COUNTY | BRANCH COUNTIES |
|---|---|---|
| American National Bank of Brunswick<br>Brunswick | Glynn | Appling, Wayne |
| Trust Company Bank of Southeast Georgia, National Association<br>Brunswick | Glynn | Ware, Wayne |
| Cairo Banking Company<br>Cairo | Grady | Thomas |
| Citizens Bank and Trust of West Georgia<br>Carrollton | Carroll | Haralson |
| Cohutta Banking Company<br>Chatsworth | Murray | Walker |
| Columbus Bank and Trust Company<br>Columbus | Muscogee | Chattahoochee, Macon, Marion, Meriwether |
| The First National Bank of Columbus<br>Columbus | Muscogee | Chattahoochee |
| The First National Bank of Dalton<br>Dalton | Whitfield | Gordon |
| Fidelity National Bank<br>Decatur | DeKalb | Fulton |
| Southeastern Bank<br>Folkston | Charlton | Brantley, Camden, Jefferson Davis |
| First South Bank, National Association<br>Fort Valley | Peach | Johnson, Macon |
| Commercial Bank & Trust Company<br>Griffin | Spalding | Fayette, Henry Pike |
| Citizens Community Bank<br>Hahira | Lowndes | Brooks |
| The Coastal Bank<br>Hinesville | Liberty | Chatham, Long |
| The First National Bank of Louisville<br>Louisville | Jefferson | Burke |

BRANCH BANKS - CONTINUED

| NAME OF BANK | CHARTER COUNTY | BRANCH COUNTIES |
|---|---|---|
| Bank South, Macon<br>Macon | Bibb | Monroe |
| Trust Company Bank of Middle Georgia, National Association<br>Macon | Bibb | Houston |
| Bank of Coweta, Newnan<br>Newnan | Coweta | Meriwether |
| Trust Company Bank of Northwest Georgia, National Association<br>Rome | Floyd | Polk |
| Roswell Bank<br>Roswell | Fulton | DeKalb |
| The Citizens and Southern National Bank<br>Savannah | Chatham | Bartow, Ben Hill, Bibb, Butts, Clarke, Clayton, Cobb, Colquitt, Coweta, Decatur, DeKalb, Dougherty, Douglas, Effingham, Fannin, Fayette, Floyd, Fulton, Gwinnett, Hart, Henry, Houston, Laurens, Lowndes,Polk, Richmond, Thomas,Tift, Troup, Upson,Whitfield |
| Southern Bank<br>Waycross | Ware | Charlton |

## STATE BANKS IN LIQUIDATION

| NAME OF BANK | LOCATION | DATE CLOSED | DEPOSITORY |
|---|---|---|---|
| The Hamilton Bank & Trust Co. | Atlanta | 10-08-76 | NA |
| Unpaid Claims due FDIC | | | $2,699,254 |
| Estimated Value of Remaining Unliquidated Assets | | | $ 503,274* |
| First Augusta Bank & Trust Co. | Augusta | 05-20-77 | NA |
| Unpaid Claims due FDIC | | | $3,804,285 |
| Estimated Value of Remaining Unliquidated Assets | | | $ 241,859* |
| Peoples Banking Co. | Boston | 03-17-81 | NA |
| Unpaid Claims due FDIC | | | $1,176,015 |
| Estimated Value of Remaining Unliquidated Assets | | | $ 81,601* |
| Toney Brothers Bank | Doerun | 01-05-79 | NA |

Receivership terminated - December 12,1986

* The value of remaining assets is only an estimate due to future economic conditions, liquidation, collections, and other factors that could change the appraised value substantially. The values are used primarily for a guide in determining the present status of the particular liquidation or receivership.

## BANKS AND BANK OFFICE ADDITIONS AND DELETIONS DURING 1986

| | STATE CHARTERED BANKS | BRANCHES BANK OFFICES & FACILITIES |
|---|---|---|
| IN OPERATION JANUARY 1, 1986..... | 318 | 505 |
| BANKS OPENED DURING YEAR ..... | +10 | |

The Buckhead Bank
Atlanta (4-01-86)
Georgia Bankers Bank
Atlanta (2-03-86)
Peoples Bank of Fannin County
Blue Ridge (8-01-86)
North Georgia Bank
Canton (10-24-86)
Lanier Bank & Trust Company
Cumming (10-08-86)
Investors Bank & Trust
Duluth (8-22-86)
The Bank of Spalding County
Griffin (12-05-86)
Mountain Bank of Georgia
Hiawassee (3-28-86)
Community Bank & Trust Company
Mableton (4-28-86)
Metro Bank
Sandy Springs (6-02-86)

BANKS DELETED BY MERGERS
AND/OR CONVERSIONS..... -17

Baxley State Bank
Baxley (12-31-86)
Fannin County Bank
Blue Ridge (8-31-86)
Citizens DeKalb Bank
Clarkston (4-01-86)
The Peoples Bank
Cleveland (11-17-86)
Forsyth County Bank
Cumming (12-15-86)
Citizens Bank
Cuthbert (12-31-86)
First South Bank
Fort Valley (3-17-86)
Jeff Davis Bank
Hazlehurst (10-18-86)
First State Bank and Trust
Company in Leesburg
Leesburg (5-30-86)
Bank of Manchester
Manchester (6-30-86)

BANKS AND BANK OFFICE ADDITIONS AND DELETIONS (CONTINUED)

| | STATE CHARTERED BANKS | BRANCHES BANK OFFICES & FACILITIES |
|---|---|---|
| BANKS DELETED BY MERGERS AND/CONVERSIONS (CONTINUED) . . . . . | | |
| Bank of Meigs<br>Meigs (12-15-86) | | |
| Bank of Midville<br>Midville (12-31-86) | | |
| Bank of Webster<br>Preston (5-27-86) | | |
| Southern Bank and Trust Company<br>Savannah (12-22-86) | | |
| Trust Company Bank of South Georgia<br>(formerly Bank of Worth County)<br>Sylvester (1-17-86) | | |
| West Georgia Bank of Tallapoosa<br>Tallapoosa (9-30-86) | | |
| First American Bank<br>Warm Springs (11-14-86) | | |
| BANK OFFICES, BRANCHES, AND FACILITIES OPENED DURING YEAR . . . . . | | +52 |
| First State Bank & Trust Company, Albany<br>Cuthbert Branch, Cuthbert (12-31-86)<br>Leesburg Branch, Leesburg (5-30-86)<br>South Slappey Office, Albany (3-24-86) | | |
| Security Bank and Trust Company of Albany, Albany<br>Northwest Office, Albany (9-25-86) | | |
| Heritage Bank, Alpharetta<br>Five Oaks Office<br>Lawrenceville (2-05-86)<br>Kroger Store #298 Facility<br>Atlanta (1-13-86)<br>Kroger Store #318 Facility<br>Atlanta (8-26-86)<br>Kroger Store #334 Facility<br>Norcross (3-13-86)<br>Kroger Store #354 Facility<br>Stone Mountain (5-08-86) | | |
| Citizens Bank of Americus, Americus<br>Preston Branch, Preston (5-27-86) | | |
| Ashburn Bank, Ashburn<br>East Ashburn Office, Ashburn (11-10-86) | | |

BANK AND BANK OFFICE ADDITIONS AND DELETIONS (CONTINUED)

| | STATE CHARTERED BANKS | BRANCHES BANK OFFICES & FACILITIES |
|---|---|---|

BANK OFFICES, BRANCHES, AND FACILITIES OPENED (CONTINUED). . . . . .

Citizens Trust Bank, Atlanta
Kroger Store #295 Facility
Atlanta (7-10-86)
First Georgia Bank, Atlanta
Powers Ferry/Wildwood Office
Marietta (1-13-86)
Georgia Railroad Bank & Trust Company,
Augusta
Walton's Corner Office
Augusta (3-10-86)
Cairo Banking Company, Cairo
Meigs Branch, Meigs (12-15-86)
Citizens Bank, Cairo
Market Street Facility, Cairo (12-30-86)
Etowah Bank, Canton
East Cherokee Office, Woodstock (3-10-86)
North Georgia Bank, Canton
Woodstock Office, Woodstock (10-24-86)
Citizens Bank and Trust Company
of West Georgia, Carrollton
Ingles Supermarket Facility
Carrollton (3-05-86)
Tallapoosa Office, Tallapoosa (9-30-86)
Columbus Bank and Trust Company, Columbus
Manchester Branch, Manchester (6-30-86)
Warm Springs Office
Warm Springs (11-14-86)
Trust Company Bank of Rockdale, Conyers
Fieldstone Office, Conyers (9-19-86)
Honey Creek Office, Conyers (2-03-86)
The Peoples Bank of Forsyth County, Cumming
Midway Office, Alpharetta (12-29-86)
Merchants and Farmers Bank, Donalsonville
Lake Seminole Office
Donalsonville (10-15-86)
The Commercial Bank, Douglasville
Fairburn Road Office
Douglasville (5-19-86)
Kroger Facility Location #6
Douglasville (10-20-86)
Bank of Dudley, Dudley
Piggly Wiggly Supermarket Office
East Dublin (9-23-86)

BANK AND BANK OFFICES ADDITIONS AND DELETIONS (CONTINUED)

| | STATE CHARTERED BANKS | BRANCHES BANK OFFICES & FACILITIES |
|---|---|---|
| BANK OFFICES, BRANCHES, AND FACILITIES OPENED (CONTINUED) . . . . . | | |

Fairburn Banking Company, Fairburn
Ingles Supermarket Bank Facility
Union City (6-25-86)
Southeastern Bank, Folkston
Hazlehurst Branch, Hazlehurst (10-18-86)
Monroe County Bank, Forsyth
Piggly Wiggly Supermarket
Facility, Forsyth (3-04-86)
Capital Bank, Fort Oglethorpe
Ringgold Office, Ringgold (5-05-86)
Commercial Bank & Trust Company, Griffin
Stockbridge Office, Stockbridge (9-22-86)
The Coastal Bank, Hinesville
Savannah Branch, Savannah (12-22-86)
Citizens State Bank, Kingsland
Lakeside Office, St. Marys (2-10-86)
Commercial Bank & Trust Company of
Troup County, LaGrange
Kroger Office (Kroger Store #339
LaGrange (3-20-86)
Trust Company Bank of Gwinnett County
Lawrenceville
Peachtree Industrial/Berkely Lake Office
Lawrenceville (7-09-86)
Snellville Office, Snellville (9-10-86)
Peoples Bank, Lyons
Vidalia Office, Vidalia (5-06-86)
Central Bank of Georgia, Macon
Kroger Store #328 Facility, Macon (8-08-86)
Kroger Store #355 Facility, Macon (8-08-86)
First Columbia Bank, Martinez
Piggly Wiggly Supermarket Office
Martinez (4-29-86)
Bank of Coweta, Newnan
Luthersville Branch, Luthersville (11-14-86)
The Patterson Bank, Patterson
Bonneyman Office, Patterson (8-01-86)
Tara State Bank, Riverdale
Jonesboro Office, Jonesboro (6-21-86)
The Georgia State Bank of Rome, Rome
Armuchee Office, Rome (3-20-86)
Bank of Thomson, Thomson
Washington Road Office
Thomson (9-08-86)

BANK AND BANK OFFICES ADDITIONS AND DELETIONS (CONTINUED)

| | STATE CHARTERED BANKS | BRANCHES BANK OFFICES & FACILITIES |
|---|---|---|
| BANK OFFICES, BRANCHES, AND FACILITIES OPENED (CONTINUED) . . . . . | | |
| Park Avenue Bank, Valdosta | | |
| Francis Lake Office, Lake Park (1-02-86) | | |
| Brice Banking Company, Vidalia | | |
| Vidalia Plaza Office, Vidalia (5-08-86) | | |
| Southern Bank, Waycross | | |
| Folkston Branch, Folkston (5-01-86) | | |
| Bank of Barrow, Winder | | |
| Winder Square Office, Winder (9-26-86) | | |
| BANK OFFICES, BRANCHES, AND FACILITIES DISCONTINUED DURING YEAR ..... | | -20 |
| First Georgia Bank, Atlanta | | |
| Rockbridge Office, Norcross (12-15-86) | | |
| Trust Company Bank, Atlanta | | |
| Belvedere Office, Decatur (6-27-87) | | |
| Perimeter Center Trust Office | | |
| Atlanta (12-12-86) | | |
| Fannin County Bank, Blue Ridge | | |
| Valley Village Facility | | |
| Blue Ridge (8-31-86) | | |
| Citizens DeKalb Bank, Clarkston | | |
| Clarkston Village Office | | |
| Clarkston (4-01-86) | | |
| Chapel Square Office | | |
| Decatur (4-01-86) | | |
| Gresham Office | | |
| Atlanta (4-01-86) | | |
| Redan Road Office | | |
| Stone Mountain (4-01-86) | | |
| Suburban Plaza Office | | |
| Decatur (4-01-86) | | |
| The Peoples Bank, Cleveland | | |
| Helen Office, Helen (11-17-86) | | |
| Forsyth County Bank, Cumming | | |
| Ingles Supermarket Bank Facility | | |
| Cumming (12-15-86) | | |
| McFarland Road Facility | | |
| Alpharetta (12-15-86) | | |
| The Exchange Bank, Douglas | | |
| The Exchange Bank Office | | |
| Douglas (12-31-86) | | |
| Capital Bank, Fort Oglethorpe | | |
| Boynton Office, Ringgold (5-05-86) | | |

BANK AND BANK OFFICES ADDITIONS AND DELETIONS (CONTINUED)

| | STATE CHARTERED BANKS | BRANCHES BANK OFFICES & FACILITIES |
|---|---|---|
| BANK OFFICES, BRANCHES, AND FACILITIES DISCONTINUED DURING YEAR CONTINUED . . . . . | | |
| First South Bank, Fort Valley | | |
| Marshallville Branch | | |
| Marshallville (11-16-86) | | |
| Wrightsville Branch | | |
| Wrightsville (11-16-86) | | |
| Bank of Quitman, Quitman | | |
| Lee Street Facility, Quitman (8-22-86) | | |
| Trust Company Bank of South Georgia | | |
| Sylvester | | |
| West End Office, Sylvester (1-17-86) | | |
| Warwick Office, Warwick (1-17-86) | | |
| First American Bank, Warm Springs | | |
| Luthersville Bank Office | | |
| Luthersville (11-14-86) | | |
| In Operation December 31, 1986 ..... (Includes Reliance Trust Company, Atlanta) | 311 | 537 |

## LIST OF STATE AND NATIONAL BANKS

| CITY | COUNTY | NAME OF BANK | CHARTER DATE | BEGIN BUSINESS | NO. OFF. | TOTAL ASSETS** |
|---|---|---|---|---|---|---|
| Abbeville | Wilcox | Dorsey State Bank | 10-04-1972 | 10-04-1972 | 0 | 1,685 |
| | | Wilcox County State Bank | 4-22-1952 | 4-22-1952 | 1 | 11,510 |
| Adairsville | Bartow | *Bank of Adairsville | 3-21-1899 | 3-24-1899 | 1 | 18,105 |
| Adel | Cook | Adel Banking Company | 2-27-1929 | 3-01-1929 | 1 | 26,732 |
| | | Farmers and Merchants Bank | 12-11-1947 | 1-15-1948 | 0 | 19,403 |
| Ailey | Montgomery | Montgomery County Bank | 2-24-1926 | 3-01-1926 | 1 | 25,726 |
| Alamo | Wheeler | Wheeler County State Bank | 1-15-1945 | 1-17-1945 | 1 | 12,913 |
| Alapaha | Berrien | Bank of Alapaha | 3-04-1905 | 3-25-1905 | 2 | 28,324 |
| Albany | Dougherty | First State Bank & Trust Company | 3-31-1961 | 3-31-1961 | 10 | 265,377 |
| | | Security Bank and Trust Company of Albany | 4-17-1970 | 8-31-1970 | 4 | 93,999 |
| | | *Trust Company Bank of South Georgia, National Association | | | | 190,706 |
| Allentown | Wilkinson | The Four County Bank | 8-18-1941 | 9-15-1941 | 0 | 15,548 |
| Alma | Bacon | Alma Exchange Bank & Trust | 7-28-1981 | 7-28-1981 | 2 | 32,107 |
| | | *The First National Bank of Alma | 8-30-1985 | 8-30-1985 | | 33,506 |
| Alpharetta | Fulton | First Colony Bank | 7-30-1984 | 1-18-1985 | 0 | 32,974 |
| | | Heritage Bank | 9-23-1970 | 3-04-1971 | 30 | 236,891 |
| Americus | Sumter | Citizens Bank of Americus | 2-20-1937 | 3-25-1937 | 3 | 57,337 |
| | | Sumter Bank and Trust Company | 10-01-1973 | 10-28-1974 | 2 | 59,382 |
| Arlington | Calhoun | Bostwick Banking Company | 8-27-1935 | 3-01-1936 | 0 | 12,724 |
| Ashburn | Turner | Ashburn Bank | 7-03-1900 | 7- -1900 | 2 | 50,575 |
| | | First South Bank of Turner County | 7-27-1905 | 10-25-1905 | 0 | 24,368 |
| Athens | Clarke | First American Bank and Trust Company | 9-24-1949 | 11-01-1949 | 3 | 102,897 |
| | | *Trust Company Bank of Northeast Georgia, N.A. | | | | 253,149 |
| Atlanta | Fulton | *Bank South, National Association | | | | 2,728,633 |
| | | The Buckhead Bank | 2-28-1986 | 4-01-1986 | 0 | 34,892 |
| | | *Citizens Trust Bank | 7-12-1921 | 8-17-1921 | 3 | 88,941 |
| | | *First Georgia Bank | 3-22-1934 | 4-02-1934 | 36 | 942,764 |
| | | *The First National Bank of Atlanta | | | | 7,386,918 |
| | Cobb | *Georgia Bankers Bank | 11-18-1985 | 2-03-1986 | | 70,103 |
| | Fulton | *The National Bank of Georgia | | | | 1,682,955 |
| | | The Prudential Bank and Trust Company | 7-20-1945 | 9-04-1945 | 0 | 84,791 |
| | | *NCNB National Bank of Georgia | | | | 185,082 |
| | | *Trust Company Bank | 9-21-1891 | 11-08-1891 | 56 | 5,752,649 |

*Member of Federal Reserve System
**Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS (Continued)

| CITY | COUNTY | NAME OF BANK | CHARTER DATE | BEGIN BUSINESS | NO. OFF. | TOTAL ASSETS** |
|---|---|---|---|---|---|---|
| Augusta | Richmond | *Trust Company of Augusta, National Association | | | | 291,213 |
| | | *Georgia Railroad Bank & Trust Company | 11-15-1892 | 12-31-1892 | 22 | 846,795 |
| Bainbridge | Decatur | The First Port City Bank | 4-03-1974 | 10-07-1974 | 0 | 42,750 |
| Ball Ground | Cherokee | Citizens Bank | 9-28-1926 | 10-01-1926 | 2 | 57,037 |
| Barnesville | Lamar | *The First National Bank of Barnesville | | | | 44,641 |
| | | United Bank | 4-14-1971 | 6-01-1972 | 1 | 34,215 |
| Barwick | Brooks | Barwick Banking Company | 2-16-1967 | 6-01-1967 | 0 | 3,888 |
| Baxley | Appling | Peoples State Bank & Trust | 5-04-1966 | 7-01-1966 | 0 | 20,687 |
| Blackshear | Pierce | *The Blackshear Bank | 7-07-1892 | 7-07-1892 | 0 | 20,055 |
| | | Peoples Bank | 8-01-1946 | 8-05-1946 | 0 | 26,829 |
| Blairsville | Union | *First National Bank of Union County | 1-04-1982 | 1-04-1982 | | 17,958 |
| | | Union County Bank | 2-18-1949 | 3-01-1950 | 1 | 75,260 |
| Blakely | Early | Bank of Early | 4-03-1941 | 4-28-1941 | 0 | 28,935 |
| | | First State Bank of Blakely | 5-06-1937 | 5-15-1937 | 1 | 35,994 |
| Blue Ridge | Fannin | Peoples Bank of Fannin County | 5-27-1986 | 8-01-1986 | 0 | 11,953 |
| Bowdon | Carroll | Trust Company Bank of Carroll County | 9-22-1926 | 9-22-1926 | 2 | 53,298 |
| Braselton | Jackson | Braselton Banking Company | 12-13-1948 | 12-18-1948 | 0 | 4,524 |
| Brooklet | Bulloch | Farmers & Merchants Bank | 2-04-1948 | 2-17-1948 | 1 | 28,910 |
| Broxton | Coffee | Broxton State Bank | 8-04-1966 | 9-01-1966 | 0 | 17,525 |
| Brunswick | Glynn | *American National Bank of Brunswick | | | | 181,357 |
| | | The Coastal Bank of Georgia | 7-22-1981 | 10-30-1981 | 4 | 64,586 |
| | | *Trust Company Bank of Southeast Georgia, National Association | | | | 305,013 |
| Buchanan | Haralson | *The First National Bank of Haralson County | | | | 42,768 |
| Buford | Gwinnett | The Peoples Bank of Buford | 12-20-1983 | 12-13-1984 | 0 | 31,137 |
| Butler | Taylor | The Citizens State Bank | 9-04-1926 | 9-04-1926 | 0 | 27,685 |
| Byron | Peach | Middle Georgia Bank | 10-30-1962 | 2-04-1963 | 1 | 42,920 |
| Cadwell | Laurens | Farmers State Bank | 8-23-1972 | 8-23-1972 | 1 | 15,469 |
| Cairo | Grady | Cairo Banking Company | 11-23-1903 | 11-23-1903 | 2 | 46,518 |
| | | Citizens Bank | 12-03-1903 | 1-01-1904 | 1 | 12,742 |
| | | *First National Bank of Grady County | | | | 36,108 |
| Calhoun | Gordon | *The Calhoun First National Bank | | | | 118,460 |
| Camilla | Mitchell | Bank of Camilla | 11-04-1889 | 1-02-1890 | 0 | 35,740 |
| | | Planters & Citizens Bank | 9-20-1904 | 5-24-1913 | 0 | 46,782 |

*Member of Federal Reserve System
**Amounts are in thousands

## LIST OF STATE AND NATIONAL BANKS (Continued)

| CITY | COUNTY | NAME OF BANK | CHARTER DATE | BEGIN BUSINESS | NO. OFF. | TOTAL ASSETS** |
|---|---|---|---|---|---|---|
| Canton | Cherokee | Bank of Canton | 11-17-1892 | 12-18-1982 | 2 | 117,064 |
| | | Etowah Bank | 1-22-1927 | 1-29-1927 | 4 | 113,789 |
| | | North Georgia Bank | 3-27-1979 | 5-31-1979 | 1 | 50,750 |
| Carnesville | Franklin | First Bank and Trust | 7-18-1960 | 8-01-1960 | 1 | 37,610 |
| Carrollton | Carroll | The Carrollton State Bank | 4-21-1972 | 8-01-1972 | 1 | 26,635 |
| | | Citizens Bank and Trust of West Georgia | 11-25-1946 | 07-01-1947 | 8 | 66,378 |
| | | The Peoples Bank | 11-10-1909 | 12-01-1909 | 2 | 97,869 |
| | | *West Georgia National Bank of Carrollton | | | | 87,808 |
| Cartersville | Bartow | Bartow County Bank | 6-07-1973 | 3-28-1974 | 3 | 47,044 |
| | | Peoples Bank of Bartow County | 4-23-1984 | 12-02-1985 | 3 | 37,213 |
| Cave Spring | Floyd | Bank of Cave Spring | 12-15-1966 | 6-15-1967 | 0 | 8,897 |
| Cedartown | Polk | *The First National Bank of Polk County | | | | 58,255 |
| Chatsworth | Murray | Cohutta Banking Company | 7-17-1905 | 1-24-1906 | 4 | 82,744 |
| | | *The First National Bank of Chatsworth | | | | 36,549 |
| Chester | Dodge | Bank of Dodge County | 6-14-1966 | 9-26-1966 | 1 | 10,366 |
| Chickamauga | Walker | Bank of Chickamauga | 2-16-1910 | 5-10-1910 | 1 | 28,825 |
| Clarkesville | Habersham | Habersham Bank | 5-13-1904 | 5- -1904 | 2 | 111,071 |
| Clarkston | DeKalb | *First Union National Bank of Georgia | 4-01-1986 | 4-01-1986 | 0 | 45,951 |
| Claxton | Evans | The Claxton Bank | 2-24-1941 | 2-24-1941 | 2 | 36,386 |
| | | Tippins Bank & Trust Company | 8-30-1940 | 9-03-1940 | 1 | 20,833 |
| Clayton | Rabun | Bank of Clayton | 10-18-1984 | 10-18-1984 | 1 | 91,657 |
| | | Rabun County bank | 5-01-1974 | 10-10-1975 | 1 | 25,357 |
| Cleveland | White | *The First National Bank of White County | 11-17-1986 | 11-17-1986 | 0 | 92,630 |
| | | White County Bank | 12-02-1975 | 10-29-1976 | 2 | 55,861 |
| Cobbtown | Tattnall | The Brown Bank | 6-24-1970 | 6-24-1970 | 0 | 5,255 |
| Cochran | Bleckley | Cook Banking Company | 4-24-1942 | 7-01-1942 | 0 | 21,012 |
| | | State Bank of Cochran | 12-22-1921 | 1-05-1922 | 0 | 31,090 |
| Colquitt | Miller | The Peoples Bank | 3-16-1973 | 10-19-1973 | 2 | 24,550 |
| Columbus | Muscogee | Columbus Bank and Trust Company | 12-14-1888 | 4-01-1989 | 18 | 724,765 |
| | | *The First National Bank of Columbus | | | | 412,889 |
| | | *Trust Company Bank of Columbus, National Association | | | | 213,989 |
| Comer | Madison | Merchants and Farmers Bank of Comer, Georgia | 10-03-1935 | 10-10-1935 | 2 | 21,702 |

*Member of Federal Reserve System
**Amounts are in thousands

## LIST OF STATE AND NATIONAL BANKS (Continued)

| CITY | COUNTY | NAME OF BANK | CHARTER DATE | BEGIN BUSINESS | NO. OFF. | TOTAL ASSETS** |
|---|---|---|---|---|---|---|
| Commerce | Jackson | *The First National Bank of Commerce | | | | 57,244 |
| | | Community Bank & Trust - Jackson | 11-17-1981 | 5-28-1982 | 0 | 29,150 |
| Conyers | Rockdale | First Bank of Conyers | 11-17-1969 | 6-24-1970 | 2 | 62,414 |
| | | Trust Company Bank of Rockdale | 10-15-1891 | 6- -1901 | 4 | 138,958 |
| Coolidge | Thomas | Farmers and Merchants Bank of of Thomas county | 12-18-1911 | 11-20-1911 | 1 | 11,290 |
| Cordele | Crisp | Cordele Banking Company | 5-13-1927 | 6-15-1927 | 1 | 45,303 |
| | | First State Bank and Trust Company in Cordele | 12-31-1984 | 12-31-1984 | 1 | 43,176 |
| Cornelia | Habersham | Community Bank & Trust - Habersham | 7-03-1900 | 8-04-1900 | 4 | 84,670 |
| | | *First National Bank of Habersham | 9-14-1979 | 9-15-1979 | 0 | 84,260 |
| Covington | Newton | The Bank of Covington | 4-10-1901 | 4-10-1901 | 1 | 124,137 |
| | | *First National Bank of Newton County | | | | 58,231 |
| Crawford | Oglethorpe | The Commercial Bank | 9-02-1924 | 9-05-1924 | 0 | 19,241 |
| Crawfordville | Taliaferro | The Peoples Bank | 12-08-1947 | 1-02-1948 | 0 | 20,901 |
| Cumming | Forsyth | Lanier Bank & Trust Company | 10-06-1986 | 10-08-1986 | 0 | 12,970 |
| | | The Peoples Bank of Forsyth County | 12-20-1983 | 7-[illegible]-1984 | 1 | 43,075 |
| Cuthbert | Randolph | First State Bank of Randolph County | 12-31-1958 | 1-02-1959 | 1 | 24,704 |
| Dahlonega | Lumpkin | Bank of Dahlonega | 5-27-1914 | 5-27-1914 | 1 | 85,298 |
| | | Lumpkin County Bank | 5-06-1981 | 12-14-1982 | 0 | 15,618 |
| Dallas | Paulding | The Citizens Bank, Dallas, Georgia | 7-23-1962 | 3-15-1963 | 3 | 52,762 |
| | | *The First National Bank of Paulding County | | | | 86,486 |
| Dalton | Whitfield | The Bank of Dalton | 10-30-1979 | 12-26-1979 | 2 | 75,485 |
| | | *The First National Bank of Dalton | | | | 288,485 |
| | | Hardwick Bank & Trust Company | 2-17-1922 | 2-20-1922 | 3 | 177,029 |
| Danielsville | Madison | Bank of Danielsville | 12-11-1904 | 1-15-1908 | 1 | 18,253 |
| Darien | McIntosh | The Darien Bank | 12-08-1888 | 1-24-1889 | 1 | 28,609 |
| Dawson | Terrell | Bank of Dawson | 6-29-1911 | 7-01-1911 | 0 | 44,811 |
| | | Bank of Terrell | 3-23-1936 | 5-01-1936 | 1 | 46,520 |
| Dawsonville | Dawson | Dawson County Bank | 7-01-1953 | 7-13-1953 | 1 | 28,344 |
| Decatur | DeKalb | *Fidelity National Bank | | | | 140,497 |
| Dexter | Laurens | The Knight State Bank | 1-30-1967 | 2-01-1967 | 0 | 10,846 |
| Donalsonville | Seminole | Commercial State Bank | 10-21-1938 | 12-16-1938 | 1 | 30,086 |
| | | Merchants and Farmers Bank | 9-24-1925 | 9-24-1925 | 2 | 23,337 |

*Member of Federal Reserve System
**Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS (Continued)

| CITY | COUNTY | NAME OF BANK | CHARTER DATE | BEGIN BUSINESS | NO. OFF. | TOTAL ASSETS** |
|---|---|---|---|---|---|---|
| Douglas | Coffee | Coffee County Bank | 6-19-1931 | 7-01-1931 | 0 | 41,141 |
| | | The Exchange Bank | 5-11-1971 | 5-11-1971 | 0 | 35,552 |
| | | Trust Company Bank of Coffee County | 5-22-1945 | 7-05-1945 | 2 | 98,032 |
| Douglasville | Douglas | The Commercial Bank | 4-24-1942 | 5-01-1942 | 5 | 107,616 |
| | | Douglas County Bank | 5-18-1973 | 6-24-1974 | 1 | 18,484 |
| | | Trust Company Bank of Douglas County | 8-11-1959 | 5-09-1960 | 3 | 88,727 |
| Dublin | Laurens | Farmers and Merchants Bank | 5-26-1910 | 7-06-1910 | 3 | 103,794 |
| | | The Morris State Bank | 7-31-1958 | 10-02-1958 | 1 | 58,468 |
| Dudley | Laurens | Bank of Dudley | 10-02-1905 | 11- -1905 | 1 | 24,848 |
| Duluth | Gwinnett | Citizens Bank of Gwinnett | 1-31-1984 | 4-16-1984 | 0 | 39,304 |
| | | Investors Bank & Trust | 1-17-1984 | 5-22-1984 | 0 | 35,590 |
| Eastman | Dodge | Bank of Eastman | 12-18-1918 | 1-02-1919 | 0 | 45,674 |
| | | Citizens Bank & Trust Company | 3-12-1949 | 4-01-1949 | 2 | 43,247 |
| Eatonton | Putnam | Farmers & Merchants Bank | 10-30-1922 | 11-15-1922 | 0 | 44,569 |
| | | The Peoples Bank | 3-16-1944 | 5-01-1944 | 0 | 34,672 |
| Edison | Calhoun | The Bank of Edison | 9-24-1904 | 1904 | 0 | 24,866 |
| Elberton | Elbert | *First National Bank of Elberton | | | | 88,503 |
| | | Granite City Bank | 8-31-1984 | 8-31-1984 | 3 | 88,556 |
| Ellaville | Schley | Bank of Ellaville | 9-10-1910 | 9-16-1910 | 0 | 19,296 |
| Ellijay | Gilmer | The Bank of Ellijay | 5-21-1914 | 6-01-1914 | 1 | 69,927 |
| | | First State Bank of Gilmer County | 11-05-1973 | 8-29-1974 | 0 | 32,492 |
| Fairburn | Fulton | Fairburn Banking Company | 7-16-1984 | 7-16-1984 | 2 | 54,794 |
| Fayetteville | Fayette | Farmers and Merchants Bank | 2-16-1906 | 3-13-1906 | 2 | 86,198 |
| | | First Bank & Trust Company | 2-09-1984 | 11-12-1984 | 0 | 31,269 |
| Fitzgerald | Ben Hill | The Bank of Fitzgerald | 11-10-1975 | 4-15-1976 | 1 | 48,268 |
| | | Bank South, Fitzgerald | 5-24-1948 | 7-19-1948 | 1 | 43,785 |
| Folkston | Charlton | Southeastern Bank | 9-30-1981 | 9-30-1981 | 4 | 81,216 |
| Forsyth | Monroe | The Farmers Bank | 3-09-1910 | 1910 | 0 | 24,956 |
| | | Monroe County Bank | 11-02-1908 | 10-15-1908 | 1 | 36,918 |
| Fort Oglethorpe | Catoosa | Capital Bank | 12-04-1963 | 8-07-1964 | 2 | 34,087 |
| Fort Valley | Peach | The Citizens Bank | 12-14-1906 | 1-01-1907 | 1 | 41,610 |
| | | *First South Bank, National Association | 3-17-1986 | 3-17-1986 | 0 | 54,595 |
| Franklin | Heard | The Bank of Heard County | 10-14-1905 | 10-18-1905 | 0 | 16,566 |

*Member of Federal Reserve System
**Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS (Continued)

| CITY | COUNTY | NAME OF BANK | CHARTER DATE | BEGIN BUSINESS | NO. OFF. | TOTAL ASSETS** |
|---|---|---|---|---|---|---|
| Gainesville | Hall | The Citizens Bank | 5-19-1913 | 6- -1913 | 4 | 98,839 |
| | | *The First National Bank of Gainesville | | | | 473,611 |
| | | *Georgia First Bank | 4-24-1984 | 3-25-1985 | 0 | 17,159 |
| Gibson | Glascock | Bank of Gibson | 11-07-1905 | 11-27-1905 | 0 | 4,405 |
| Glennville | Tattnall | First Citizens Bank | 12-31-1942 | 1-04-1943 | 1 | 29,586 |
| | | The Glennville Bank and Trust Company | 1-12-1905 | 1-18-1905 | 1 | 36,131 |
| Gordon | Wilkinson | The Gordon Bank | 6-08-1946 | 8-01-1946 | 0 | 16,997 |
| Gray | Jones | Bank of Gray | 8-23-1909 | 8-28-1909 | 0 | 30,011 |
| Greensboro | Greene | Bank of Greensboro | 10-13-1926 | 10-14-1926 | 0 | 40,101 |
| | | Citizens Union Bank | 3-09-1946 | 4-01-1946 | 1 | 46,142 |
| Greenville | Meriwhether | The Greenville Banking Company | 10-24-1887 | -1891 | 0 | 15,598 |
| Griffin | Spalding | The Bank of Spalding County | 11-12-1986 | 12-05-1986 | 0 | 6,476 |
| | | Commercial Bank & Trust Company | 10-11-1889 | 10-09-1890 | 11 | 215,073 |
| | | *First National Bank of Griffin | | | | 86,065 |
| Haddock | Jones | Jones County Bank | 7-14-1905 | 7-25-1905 | 0 | 3,038 |
| Hahira | Lowndes | Citizens Community Bank | 2-12-1927 | 2-21-1927 | 1 | 21,777 |
| | | Commercial Banking Company | 1-29-1945 | 4-05-1945 | 0 | 11,942 |
| Harlem | Columbia | Bank of Columbia County | 11-29-1909 | 12-13-1909 | 1 | 31,777 |
| Hartwell | Hart | Bank of Hartwell | 5-15-1961 | 11-09-1961 | 1 | 34,323 |
| Hawkinsville | Pulaski | Planters Bank | 2-27-1896 | 3- -1896 | 1 | 37,557 |
| | | The Pulaski Banking Company | 7-20-1949 | 8-27-1949 | 0 | 35,444 |
| Hazlehurst | Jeff Davis | Bank of Hazlehurst | 10-19-1906 | 10- -1906 | 0 | 24,030 |
| Hiawassee | Towns | Bank of Hiawassee | 6-14-1909 | 7-21-1909 | 1 | 51,541 |
| | | *Mountain Bank of Georgia | 11-08-1983 | 12-07-1984 | 0 | 7,707 |
| Hinesville | Liberty | The Coastal Bank | 7-09-1970 | 7-09-1970 | 3 | 57,522 |
| | | The Hinesville Bank | 9-04-1911 | 11-15-1911 | 2 | 65,026 |
| Hogansville | Troup | The Citizens Bank | 11-30-1961 | 12-11-1961 | 0 | 17,375 |
| Homer | Banks | Bank of Banks County | 6-25-1974 | 12-28-1974 | 0 | 24,741 |
| Homerville | Clinch | Empire Banking Company | 3-01-1945 | 6-01-1945 | 0 | 27,595 |
| Irwinton | Wilkinson | Wilkinson County Bank | 7-16-1907 | 7-16-1907 | 0 | 15,607 |
| Jackson | Butts | McIntosh State Bank | 2-14-1964 | 9-18-1964 | 0 | 35,213 |
| Jasper | Pickens | Jasper Banking Company | 1-17-1945 | 3-12-1945 | 0 | 59,854 |
| | | Pickens County Bank | 8-25-1976 | 6-18-1977 | 0 | 32,772 |
| Jefferson | Jackson | *The First National Bank of Jackson County | | | | 38,497 |
| Jeffersonville | Twiggs | Peoples State Bank | 12-10-1969 | 12-10-1969 | 0 | 8,033 |

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## LIST OF STATE AND NATIONAL BANKS (Continued)

| CITY | COUNTY | NAME OF BANK | CHARTER DATE | BEGIN BUSINESS | NO. OFF. | TOTAL ASSETS** |
|---|---|---|---|---|---|---|
| Jonesboro | Clayton | Trust Company Bank of Clayton County | 10-06-1903 | 11-17-1903 | 5 | 108,573 |
| Kennesaw | Cobb | Commercial Exchange Bank | 1-10-1985 | 7-29-1985 | 0 | 17,281 |
| Kingsland | Camden | American Bank of Southeast Georgia | 11-26-1912 | 12- -1912 | 0 | 12,254 |
| | | Citizens State Bank | 7-28-1981 | 7-28-1981 | 1 | 10,180 |
| LaFayette | Walker | The Bank of LaFayette, Georgia | 11-13-1889 | 1889 | 2 | 75,226 |
| LaGrange | Troup | The Bank of Troup County | 6-06-1984 | 12-15-1984 | 0 | 20,808 |
| | | Commercial Bank & Trust Company of Troup County | 7-08-1941 | 9-15-1941 | 3 | 61,724 |
| | | Trust Company Bank of Troup County | 3-30-1984 | 3-30-1984 | 2 | 54,594 |
| Lakeland | Lanier | Farmers and Merchants Bank | 4-08-1907 | 1907 | 0 | 32,476 |
| Lavonia | Franklin | Northeast Georgia Bank | 9-20-1940 | 9-23-1940 | 2 | 46,257 |
| Lawrenceville | Gwinnett | *The Brand Banking Company | 6-02-1905 | 7-17-1905 | 2 | 123,629 |
| | | Trust Company Bank of Gwinnett County | 1-11-1971 | 9-16-1971 | 9 | 142,198 |
| Leary | Calhoun | Jordan Banking Company | 12-30-1965 | 1-03-1966 | 0 | 5,179 |
| Lenox | Cook | Bank of Lenox | 6-20-1907 | 6-25-1907 | 1 | 10,283 |
| Lexington | Oglethorpe | Citizens Banking Company | 2-07-1949 | 3-10-1949 | 0 | 15,448 |
| Lincolnton | Lincoln | Farmers State Bank | 9-26-1911 | 12-02-1911 | 0 | 31,262 |
| Lithonia | DeKalb | The Peoples Bank | 8-26-1910 | 1910 | 1 | 41,740 |
| Loganville | Walton | Bank of Loganville | 5-06-1946 | 10-05-1946 | 0 | 18,424 |
| Louisville | Jefferson | *The First National Bank of Louisville | | | | 50,360 |
| Lumber City | Telfair | Bank of Lumber City | 5-22-1945 | 7-02-1945 | 0 | 7,972 |
| Lumpkin | Stewart | Farmers State Bank | 10-21-1911 | 12- -1911 | 1 | 11,491 |
| Lyons | Toombs | Peoples Bank | 5-04-1935 | 6-01-1935 | 2 | 29,770 |
| Mableton | Cobb | Community Bank & Trust Company | 6-12-1985 | 4-28-1986 | 0 | 20,982 |
| | | Georgia State Bank | 9-15-1981 | 3-03-1982 | 8 | 178,682 |
| Macon | Bibb | Bank South, Macon | 6-09-1960 | 7-01-1960 | 7 | 236,785 |
| | | Central Bank of Georgia | 10-12-1982 | 2-01-1983 | 6 | 71,885 |
| | | *Trust Company Bank of Middle Georgia, N.A. | | | | 428,849 |
| Madison | Morgan | Bank of Madison | 12-26-1888 | 1-01-1890 | 0 | 28,341 |
| Manchester | Meriwether | F & M Bank and Trust Company | 10-07-1947 | 2-21-1948 | 1 | 15,689 |
| Mansfield | Newton | Alcovy Banking Company | 12-19-1945 | 3-01-1946 | 1 | 10,711 |
| Marietta | Cobb | The Chattahoochee Bank | 9-09-1983 | 11-15-1983 | 0 | 77,289 |
| | | *The First National Bank of Cobb County | | | | 541,125 |
| Martinez | Columbia | First Columbia Bank | 7-01-1985 | 7-01-1985 | 1 | 29,911 |

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## LIST OF STATE AND NATIONAL BANKS (Continued)

| CITY | COUNTY | NAME OF BANK | CHARTER DATE | BEGIN BUSINESS | NO. OFF. | TOTAL ASSETS** |
|---|---|---|---|---|---|---|
| McDonough | Henry | Founders Guaranty Bank | 3-21-1984 | 8-04-1984 | 1 | 19,360 |
| | | *Trust Company Bank of Henry County, National Association | | | | 86,455 |
| McRae | Telfair | The Merchants & Citizens Bank | 3-28-1929 | 3-28-1929 | 0 | 21,438 |
| | | The Security State Bank | 8-23-1972 | 8-26-1972 | 0 | 20,759 |
| Metter | Candler | Metter Banking Company | 7-25-1930 | 8-26-1935 | 0 | 45,305 |
| | | Pineland State Bank | 12-27-1961 | 10-15-1962 | 0 | 17,643 |
| Milan | Telfair | Bank of Milan | 12-05-1906 | 10- -1906 | 0 | 11,213 |
| Milledgeville | Baldwin | The Central and Southern Bank of Georgia | 2-28-1874 | 10-13-1884 | 1 | 119,108 |
| | | Exchange Bank | 5-20-1903 | 6-01-1903 | 2 | 71,084 |
| | | The Merchants and Farmers Bank of Milledgeville | 3-22-1898 | 3- -1898 | 1 | 52,753 |
| Millen | Jenkins | Bank of Millen | 1-04-1893 | 3-01-1893 | 0 | 28,627 |
| | | Ogeechee Valley Bank | 9-01-1972 | 1-07-1974 | 0 | 14,835 |
| Molena | Pike | Bank of Molena | 10-07-1901 | 10-07-1901 | 0 | 7,667 |
| Monroe | Walton | First American Bank of Walton | 1-01-1906 | 1-01-1906 | 2 | 74,939 |
| | | *The National Bank of Walton County | | | | 83,479 |
| Monticello | Jasper | Bank of Monticello | 2-08-1964 | 2-10-1964 | 0 | 22,103 |
| | | *Bank South, Jasper County, National Association | | | | 28,374 |
| Moultrie | Colquitt | American Banking Company | 8-13-1971 | 10-01-1971 | 1 | 49,213 |
| | | *Moultrie National Bank | | | | 104,798 |
| Mount Vernon | Montgomery | Mount Vernon Bank | 12-21-1900 | 1-24-1901 | 0 | 27,108 |
| Nashville | Berrien | The Citizens Bank | 2-19-1943 | 3- -1943 | 1 | 25,242 |
| | | The United Banking Company | 7-10-1924 | 7-15-1924 | 1 | 20,487 |
| Newington | Screven | Bank of Newington | 7-07-1919 | 8-14-1919 | 0 | 6,453 |
| Newnan | Coweta | Bank of Coweta | 2-11-1972 | 10-06-1972 | 4 | 80,262 |
| | | *First National Bank in Newnan | | | | 90,194 |
| Newton | Baker | Baker County Bank | 10-04-1906 | 10-15-1906 | 0 | 11,608 |
| Nicholls | Coffee | Nicholls State Bank | 12-02-1952 | 1-02-1953 | 0 | 17,845 |
| Norcross | Gwinnett | *First Security National Bank | | | | 15,129 |
| Ocilla | Irwon | The Bank of Ocilla, Georgia | 9-20-1956 | 10-01-1956 | 0 | 30,852 |
| | | The First State Bank of Ocilla | 5-11-1943 | 6-01-1943 | 1 | 25,711 |
| Omega | Tift | South Georgia Banking Company | 4-15-1970 | 4-15-1970 | 1 | 35,078 |
| Palmetto | Fulton | First Fulton Bank and Trust | 6-29-1918 | 7-10-1918 | 2 | 38,884 |

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LIST OF STATE AND NATIONAL BANKS (Continued)

| CITY | COUNTY | NAME OF BANK | CHARTER DATE | BEGIN BUSINESS | NO. OFF. | TOTAL ASSETS** |
|---|---|---|---|---|---|---|
| Patterson | Pierce | The Patterson Bank | 6-19-1907 | 6-19-1907 | 1 | 12,682 |
| Pavo | Thomas | Pavo State Bank | 6-24-1971 | 6-24-1971 | 0 | 7,650 |
| Peachtree City | Fayette | *Peachtree National Bank | | | | 11,089 |
| Pearson | Atkinson | The Citizens Exchange Bank | 1-19-1943 | 5-12-1945 | 0 | 12,475 |
| Pelham | Mitchell | Pelham Banking Company | 12-04-1936 | 12-08-1936 | 0 | 27,973 |
| Pembroke | Bryan | The Pembroke State Bank | 12-29-1937 | 2-11-1938 | 1 | 37,078 |
| Perry | Houston | The Bank of Perry | 8-20-1889 | 1889 | 1 | 47,233 |
| | | *Bank South, Houston County National Association | | | | 59,258 |
| Pine Mountain | Harris | Farmers and Merchants Bank | 3-22-1909 | 4-19-1909 | 2 | 40,036 |
| Pineview | Wilcox | Pineview State Bank | 9-20-1910 | 9-20-1910 | 0 | 7,494 |
| Pitts | Wilcox | Pitts Banking Company | 6-02-1906 | 6- -1906 | 0 | 7,245 |
| Quitman | Brooks | Bank of Quitman | 12-26-1888 | 12-31-1888 | 1 | 23,479 |
| | | *The Citizens National Bank of Quitman | | | | 20,765 |
| Reidsville | Tattnall | The Tattnall Bank | 9-14-1900 | 10-22-1900 | 1 | 37,808 |
| Reynolds | Taylor | The Citizens State Bank | 9-08-1922 | 9-08-1922 | 0 | 15,679 |
| Rhine | Dodge | Williams Banking Company | 8-04-1947 | 10-01-1947 | 0 | 10,688 |
| Richland | Stewart | Richland Banking Company | 10-13-1927 | 10-15-1927 | 0 | 10,529 |
| Ringgold | Catoosa | Northwest Georgia Bank | 4-08-1983 | 2-08-1984 | 4 | 71,644 |
| Riverdale | Clayton | Tara State Bank | 2-07-1983 | 3-17-1984 | 1 | 46,807 |
| Roberta | Crawford | United Bank of Crawford | 1-07-1901 | 1-08-1901 | 0 | 18,982 |
| Rochelle | Wilcox | Rochelle State Bank | 7-08-1947 | 8-01-1947 | 0 | 7,685 |
| Rome | Floyd | The Georgia State Bank of Rome | 4-02-1976 | 1-05-1978 | 2 | 43,719 |
| | | *The National City Bank of Rome | | | | 196,170 |
| | | *Trust Company Bank of Northwest Georgia, National Association | | | | 193,432 |
| Rossville | Walker | Rossville Bank | 7-01-1963 | 12-13-1963 | 2 | 57,532 |
| Roswell | Fulton | Roswell Bank | 3-01-1901 | 3- -1901 | 6 | 142,552 |
| | | Sentry Bank and Trust Company | 2-10-1984 | 4-24-1985 | 0 | 41,709 |
| Royston | Franklin | Tri-County Bank of Royston | 8-09-1941 | 9-01-1941 | 1 | 52,624 |
| Rutledge | Morgan | Bank of Morgan County | 9-24-1898 | 10-01-1898 | 1 | 17,777 |
| St. Marys | Camden | *First National Bank of Camden County | 9-13-1985 | 9-13-1985 | 0 | 27,230 |
| | | First South Bank of Camden County | 5-07-1973 | 5-07-1973 | 0 | 12,757 |
| Sandersville | Washington | Citizens Bank of Washington County | 1-06-1965 | 5-03-1965 | 1 | 31,337 |
| | | The Geo. D. Warthen Bank | 3-18-1957 | 3-18-1957 | 1 | 47,387 |

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## LIST OF STATE AND NATIONAL BANKS (Continued)

| CITY | COUNTY | NAME OF BANK | CHARTER DATE | BEGIN BUSINESS | NO. OFF. | TOTAL ASSETS** |
|---|---|---|---|---|---|---|
| Sandy Springs | Fulton | Metro Bank | 1-19-1984 | 6-01-1984 | 0 | 48,332 |
| Sardis | Burke | Bank of Sardis | 4-27-1945 | 7-02-1945 | 0 | 8,153 |
| Savannah | Chatham | *AmeriBank, National Association | | 4-30-1985 | 0 | 42,963 |
| | | The Carver State Bank | 4-29-1947 | 6-04-1947 | 1 | 17,694 |
| | | *The Citizens and Southern National Bank | | | | 10,550,562 |
| | | First Bank of Savannah | 7-29-1909 | 8-04-1909 | 6 | 140,030 |
| | | *Savannah Bank and Trust Company of Savannah | 3-04-1869 | 7-01-1869 | 12 | 512,925 |
| | | *Trust Company of Georgia Bank of Savannah, National Association | | | | 280,158 |
| Senoia | Coweta | Farmers and Merchants Bank of Senoia | 3-02-1874 | 1889 | 2 | 15,746 |
| Smyrna | Cobb | *Smyrna Bank & Trust Co. | 2-28-1985 | 12-23-1985 | 0 | 26,873 |
| | | *Trust Company Bank of Cobb County, National Association | | | | 248,571 |
| Social Circle | Walton | Georgia Central Bank | 12-31-1923 | 3-08-1924 | 1 | 26,462 |
| Soperton | Treutlen | The Bank of Soperton | 7-16-1906 | 7-16-1906 | 0 | 25,145 |
| Sparta | Hancock | Bank of Hancock County | 10-18-1904 | 9-05-1904 | 0 | 32,003 |
| | | United Security Bank | 5-10-1976 | 5-10-1976 | 0 | 6,136 |
| Stapleton | Jefferson | Bank of Stapleton | 3-20-1916 | 1916 | 0 | 11,233 |
| Statesboro | Bulloch | First Bulloch Bank & Trust Company | 1-19-1934 | 4-14-1934 | 3 | 108,951 |
| | | Sea Island Bank | 3-11-1901 | 1901 | 2 | 95,403 |
| Stockbridge | Henry | The First State Bank | 9-21-1964 | 10-08-1964 | 2 | 71,972 |
| Summerville | Chattooga | Farmers & Merchants Bank | 2-05-1926 | 2-06-1926 | 3 | 74,364 |
| Swainsboro | Emanuel | The Central Bank | 10-27-1920 | 11-09-1920 | 1 | 31,383 |
| | | The Citizens Bank of Swainsboro | 11-10-1900 | 1900 | 1 | 46,886 |
| | | Spivey State Bank | 8-27-1964 | 3-01-1965 | 0 | 41,345 |
| Sylvania | Screven | Bank of Screven County | 4-10-1911 | 5-01-1911 | 0 | 45,640 |
| | | Farmers and Merchants Bank | 2-18-1946 | 3-01-1946 | 1 | 39,665 |
| Sylvester | Worth | Sylvester Banking Company | 7-05-1898 | 7- -1898 | 1 | 37,812 |
| Talbotton | Talbot | The Peoples Bank of Talbotton | 12-09-1890 | 1-13-1891 | 0 | 15,376 |
| Tallapoosa | Haralson | Commercial Bank | 12-09-1971 | 12-09-1971 | 3 | 17,736 |
| Tennille | Washington | Bank South, Washington County | 4-04-1900 | 4- -1900 | 1 | 33,795 |
| Thomaston | Upson | Bank of Upson | 6-23-1951 | 10-01-1951 | 1 | 64,624 |
| | | West Central Georgia Bank | 12-13-1973 | 4-15-1974 | 1 | 31,533 |
| Thomasville | Thomas | Commercial Bank | 7-03-1916 | 7-22-1916 | 2 | 124,681 |

*Member of Federal Reserve System
**Amounts are in thousands

## LIST OF STATE AND NATIONAL BANKS (Continued)

| CITY | COUNTY | NAME OF BANK | CHARTER DATE | BEGIN BUSINESS | NO. OFF. | TOTAL ASSETS** |
|---|---|---|---|---|---|---|
| Thomson | McDuffie | Bank of Thomson | 1-21-1985 | 1-21-1985 | 3 | 91,584 |
| Tifton | Tift | The Citizens Bank of Tifton | 2-24-1948 | 4-15-1948 | 1 | 65,306 |
| | | First Community Bank of Tifton | 12-21-1936 | 2-24-1937 | 2 | 67,578 |
| Toccoa | Stephens | The Bank of Toccoa | 8-10-1911 | 9-01-1911 | 2 | 58,807 |
| | | The Citizens Bank | 12-31-1986 | 12-31-1986 | 2 | 60,250 |
| Trenton | Dade | Bank of Dade | 7-05-1955 | 1-12-1956 | 0 | 29,282 |
| Trion | Chattooga | *First National Bank of Chattooga County | | | | 22,425 |
| Twin City | Emanuel | Durden Banking Company, Incorporated | 6-26-1935 | 7-05-1935 | 0 | 22,007 |
| Unadilla | Dooly | State Bank and Trust Co. | 4-19-1935 | 4-22-1935 | 2 | 28,894 |
| Union Point | Greene | The Farmers Bank | 9-06-1911 | 9-06-1911 | 1 | 43,306 |
| Uvalda | Montgomery | Altamaha Bank and Trust Company | 5-02-1966 | 5-16-1966 | 1 | 28,792 |
| Valdosta | Lowndes | *The First National Bank of Valdosta | | | | 130,739 |
| | | First State Bank and Trust Company of Valdosta | 1-22-1906 | 3- -1906 | 2 | 89,182 |
| | | The Park Avenue Bank | 6-28-1971 | 6-28-1971 | 2 | 41,388 |
| Vidalia | Toombs | Brice Banking Company, Inc. | 9-07-1965 | 10-14-1965 | 1 | 31,236 |
| | | Darby Bank and Trust Co. | 6-22-1934 | 7-01-1934 | 0 | 34,878 |
| | | *First National Bank and Trust Company | | | | 48,685 |
| Vienna | Dooly | Bank of Dooly | 11-10-1975 | 7-30-1976 | 0 | 22,464 |
| | | Citizens Bank | 6-24-1931 | 7-01-1931 | 0 | 18,801 |
| Villa Rica | Carroll | Bank of Villa Rica | 5-04-1899 | 5- -1899 | 1 | 37,754 |
| Wadley | Jefferson | Bank of Wadley | 1-29-1902 | 1- -1902 | 0 | 16,634 |
| Warner Robins | Houston | International City Bank | 11-16-1983 | 1-04-1985 | 1 | 22,761 |
| Warrenton | Warren | Citizens Bank | 4-14-1902 | 4- -1902 | 0 | 21,090 |
| Washington | Wilkes | Farmers and Merchants Bank | 8-10-1949 | 3-14-1950 | 2 | 64,836 |
| Watkinsville | Oconee | Bank of Georgia | 10-19-1984 | 8-12-1985 | 0 | 8,399 |
| | | Oconee State Bank | 6-05-1959 | 2-01-1960 | 2 | 51,812 |
| Waycross | Ware | Commercial Bank | 10-15-1918 | 10-30-1918 | 2 | 45,947 |
| | | Southern Bank | 5-22-1956 | 6-11-1956 | 4 | 117,700 |
| Waynesboro | Burke | *Bank of Waynesboro | 12-16-1890 | 1891 | 1 | 40,428 |
| | | *The First National Bank of Waynesboro | | | | 30,944 |
| West Point | Troup | *First National Bank of West Point | | | | 69,082 |
| Willacoochee | Atkinson | The Peoples Bank | 1-04-1952 | 1-15-1952 | 0 | 8,764 |
| Winder | Barrow | Bank of Barrow | 3-12-1951 | 3-17-1951 | 4 | 102,961 |
| | | The Peoples Bank | 10-29-1926 | 10-30-1926 | 2 | 51,297 |

*Member of Federal Reserve System
**Amounts are in thousands

## LIST OF STATE AND NATIONAL BANKS (Continued)

| CITY | COUNTY | NAME OF BANK | CHARTER DATE | BEGIN BUSINESS | NO. OFF. | TOTAL ASSETS** |
|---|---|---|---|---|---|---|
| Woodbury | Meriwether | The Woodbury Banking Company | 9-29-1902 | 9-29-1902 | 0 | 14,848 |
| Woodland | Talbot | Talbot State Bank | 11-18-1907 | 11-25-1907 | 0 | 13,321 |
| Wrens | Jefferson | First State Bank | 2-25-1964 | 7-06-1964 | 0 | 26,625 |
| Wrightsville | Johnson | Bank of Wrightsville | 12-17-1986 | 12-17-1986 | 0 | 26,841 |
| Zebulon | Pike | United Bank of Pike | 3-18-1905 | 3-18-1905 | 1 | 35,856 |
| | | **TRUST COMPANIES** | | | | |
| Atlanta | Fulton | Citizens and Southern Trust | | | 0 | 3,000 |
| Atlanta | Fulton | Reliance Trust Company | 2-11-1981 | 7-01-1981 | 0 | 1,803 |



*Member of Federal Reserve System
**Amounts are in thousands

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT OF REPORTS OF CONDITION OF STATE AND NATIONAL BANKS IN GEORGIA
AS OF DECEMBER 31, 1986
WITH COMPARATIVE STATEMENT AS OF DECEMBER 31, 1985
(Amounts in Thousands)

| | December 31, 1986 367 Banks | December 31, 1985 371 Banks |
|---|---|---|
| ASSETS | | |
| Gross Loans | 30,594,413 | 27,098,875 |
| Reserve for Loan Losses | (424,442) | (347,102) |
| Unearned Income | (305,013) | (436,457) |
| Net Loans | 29,864,958 | 26,315,316 |
| Lease Finance Receivables | 621,401 | 455,583 |
| Interest Bearing Depository Balances | 2,339,570 | 1,856,559 |
| Securities | 8,660,129 | 7,955,769 |
| Trade Account | 298,615 | 352,601 |
| Federal Funds Sold and Securities Purchase under Agreement to Resell | 2,718,464 | 3,432,895 |
| TOTAL EARNING ASSETS | 44,503,137 | 40,368,723 |
| Cash and Non-Interest Bearing Depository Balances | 4,641,762 | 4,443,747 |
| Bank Premises, Furniture and Fixtures | 923,997 | 842,606 |
| Other Real Estate Owned | 64,148 | 60,533 |
| Intangible Assets | 76,010 | 76,846 |
| All Other Assets | 1,222,078 | 1,336,564 |
| TOTAL ASSETS | 51,431,132 | 47,129,019 |
| LIABILITIES | | |
| Demand Deposits of IPC - Domestic | 10,087,455 | 8,337,911 |
| Time and Savings Deposits of IPC - Domestic | 25,160,035 | 22,826,930 |
| Deposits in Foreign Offices | 861,931 | 946,305 |
| Deposits of U.S. Government | 445,600 | 298,003 |
| Deposits of State, Counties, and Municipalities | 2,204,780 | 2,146,097 |
| Certified and Officers' Checks | 258,355 | 194,386 |
| All Other Deposits | 2,621 | 535,453 |
| TOTAL DEPOSITS | 39,020,777 | 35,285,085 |
| Federal Funds Purchased and Securities Sold under Agreement to Repurchase | 6,533,182 | 6,513,701 |
| Other Liabilities for Borrowed Money | 557,176 | 272,546 |
| Mortgage Indebtedness | 47,125 | 46,454 |
| All Other Liabilities | 1,502,415 | 1,719,130 |
| TOTAL LIABILITIES | 47,660,675 | 43,836,916 |
| Subordinated Notes and Debentures | 314,512 | 265,824 |
| EQUITY CAPITAL | | |
| Preferred Stock | 762 | 766 |
| Common Stock | 420,026 | 405,105 |
| Surplus | 1,341,011 | 1,150,128 |
| Undivided Profits and Capital Reserves | 1,694,146 | 1,470,280 |
| TOTAL EQUITY CAPITAL | 3,455,945 | 3,026,279 |
| TOTAL LIABILITIES, SUBORDINATED NOTES AND DEBENTURES, AND EQUITY CAPITAL | 51,431,132 | 47,129,019 |

ABSTRACT OF REPORTS OF CONDITION (BY SIZE)
OF
STATE AND NATIONAL BANKS IN GEORGIA
AS OF DECEMBER 31, 1986
(Amounts in Thousands)

| Number of Banks | 21 | 91 |
|---|---|---|
| Size of Banks | Less than $10 Million | $10 Million to $25 Million |
| ASSETS | | |
| Gross Loans | 61,978 | 856,502 |
| Reserve for Loan Losses | (630) | (9,553) |
| Unearned Income | (3,381) | (32,059) |
| Net Loans | 57,967 | 814,890 |
| Lease Finance Receivables | 0 | 65 |
| Interest Bearing Depository Balances | 4,846 | 46,461 |
| Securities | 26,882 | 374,186 |
| Trade Account | 49 | 0 |
| Federal Funds Sold and Securities Purchased under Agreement to Resell | 20,995 | 159,782 |
| TOTAL EARNING ASSETS | 110,739 | 1,395,384 |
| Cash and Non-Interest Bearing Depository Balances | 10,896 | 105,649 |
| Bank Premises, Furniture and Fixtures | 3,314 | 35,834 |
| Other Real Estate Owned | 516 | 4,308 |
| Intangible Assets | 0 | 1,049 |
| All Other Assets | 2,120 | 28,730 |
| TOTAL ASSETS | 127,585 | 1,570,954 |
| LIABILITIES | | |
| Demand Deposits of IPC - Domestic | 21,034 | 220,736 |
| Time and Savings Deposits of IPC - Domestic | 78,653 | 1,040,216 |
| Deposits in Foreign Offices | 0 | 0 |
| Deposits of U.S. Government | 92 | 2,010 |
| Deposits of State, Counties, and Municipalities | 7,591 | 107,087 |
| Certified and Officers' Checks | 1,803 | 12,839 |
| All Other Deposits | 0 | 0 |
| TOTAL DEPOSITS | 109,173 | 1,382,888 |
| Federal Funds Purchased and Securities Sold under Agreement to Repurchase | 0 | 0 |
| Other Liabilities for Borrowed Money | 0 | 776 |
| Mortgage Indebtedness | 0 | 5,072 |
| All Other Liabilities | 790 | 15,360 |
| TOTAL LIABILITIES | 109,963 | 1,404,096 |
| Subordinated Notes and Debentures | 0 | 645 |
| EQUITY CAPITAL | | |
| Preferred Stock | 0 | 1 |
| Common Stock | 2,945 | 34,741 |
| Surplus | 9,669 | 76,373 |
| Undivided Profits and Capital Reserves | 5,008 | 55,098 |
| TOTAL EQUITY CAPITAL | 17,622 | 166,213 |
| TOTAL LIABILITIES, SUBORDINATED NOTES AND DEBENTURES, AND EQUITY CAPITAL | 127,585 | 1,570,954 |

ABSTRACT OF REPORTS OF CONDITION (BY SIZE)
OF
STATE AND NATIONAL BANKS IN GEORGIA
AS OF DECEMBER 31, 1986
(Amounts in Thousands)

| Number of Banks | 202 | 53 |
|---|---|---|
| Size of Banks | $25 Million to $100 Million | $100 Million and Greater |
| ASSETS | | |
| Gross Loans | 5,729,264 | 23,946,669 |
| Reserve for Loan Losses | (62,637) | (351,622) |
| Unearned Income | (109,739) | (159,834) |
| Net Loans | 5,556,888 | 23,435,213 |
| Lease Finance Receivables | 4,120 | 617,216 |
| Interest Bearing Depository Balances | 260,715 | 2,027,548 |
| Securities | 2,367,562 | 5,891,499 |
| Trade Account | 0 | 298,566 |
| Federal Funds Sold and Securities Purchased under Agreement to Resell | 775,633 | 1,762,054 |
| TOTAL EARNING ASSETS | 8,964,918 | 34,032,096 |
| Cash and Non-Interest Bearing Depository Balances | 616,425 | 3,908,792 |
| Bank Premises, Furniture and Fixtures | 190,827 | 694,022 |
| Other Real Estate Owned | 19,775 | 39,549 |
| Intangible Assets | 1,548 | 73,413 |
| All Other Assets | 172,295 | 1,018,933 |
| TOTAL ASSETS | 9,965,788 | 39,766,805 |
| LIABILITIES | | |
| Demand Deposits of IPC - Domestic | 1,454,907 | 8,390,778 |
| Time and Savings Deposits of IPC - Domestic | 6,503,698 | 17,537,468 |
| Deposits in Foreign Offices | 0 | 861,931 |
| Deposits of U.S. Government | 30,328 | 413,170 |
| Deposits of State, Counties, and Municipalities | 779,516 | 1,310,586 |
| Certified and Officers' Checks | 76,879 | 166,834 |
| All Other Deposits | 0 | 2,621 |
| TOTAL DEPOSITS | 8,845,328 | 28,683,388 |
| Federal Funds Purchased and Securities Sold under Agreement to Repurchase | 89,597 | 6,443,585 |
| Other Liabilities for Borrowed Money | 26,932 | 529,468 |
| Mortgage Indebtedness | 10,784 | 31,269 |
| All Other Liabilities | 120,471 | 1,365,794 |
| TOTAL LIABILITIES | 9,093,112 | 37,053,504 |
| Subordinated Notes and Debentures | 8,766 | 305,101 |
| EQUITY CAPITAL | | |
| Preferred Stock | 761 | 0 |
| Common Stock | 135,141 | 247,199 |
| Surplus | 383,701 | 871,268 |
| Undivided Profits and Capital Reserves | 344,307 | 1,289,733 |
| TOTAL EQUITY CAPITAL | 863,910 | 2,408,200 |
| TOTAL LIABILITIES, SUBORDINATED NOTES AND DEBENTURES, AND EQUITY CAPITAL | 9,965,788 | 39,766,805 |

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES
OF STATE AND NATIONAL BANKS IN GEORGIA
FOR CALENDAR YEARS ENDING DECMBER 31, 1986, AND DECEMBER 31, 1985
(Amounts in Thousands)

| | December 31, 1986 367 Banks | December 31, 1985 371 Banks |
|---|---|---|
| INTEREST INCOME | | |
| Interest and Fees on Loans | 3,166,439 | 3,066,628 |
| Income from Lease Financing | 64,954 | 46,508 |
| Interest on Balances with Depository Institutions | 114,322 | 169,153 |
| Income on Federal Funds Sold and Securities Purchased under Agreement to Resell | 194,170 | 164,565 |
| Interest and Dividends from Securities | 728,823 | 691,995 |
| Trading Account Interest | 19,561 | 15,657 |
| TOTAL INTEREST INCOME | 4,288,269 | 4,154,506 |
| INTEREST EXPENSE | | |
| Interest on Deposits | 1,883,571 | 1,951,695 |
| Expense on Federal Funds Purchased and Securities Sold under Agreement to Repurchase | 397,482 | 330,353 |
| Interest on Other Borrowed Money | 19,823 | 18,898 |
| Interest on Mortgages and Leases | 4,306 | 3,805 |
| Interest on Subordinated Notes and Debentures | 32,228 | 29,581 |
| TOTAL INTEREST EXPENSE | 2,337,410 | 2,334,332 |
| NET INTEREST INCOME | 1,950,859 | 1,820,174 |
| TOTAL NONINTEREST INCOME | 629,210 | 551,878 |
| OVERHEAD EXPENSE | | |
| Salaries and Employee Benefits | 851,990 | 765,232 |
| Net Occupancy Expense of Bank Premises and Equipment Expenses | 279,131 | 243,511 |
| Other Noninterest Expenses | 613,326 | 561,078 |
| TOTAL OVERHEAD EXPENSES | 1,744,447 | 1,569,821 |
| PROVISION FOR LOAN LOSSES | 278,359 | 199,720 |
| SECURITIES GAINS AND LOSSES | 31,960 | 11,625 |
| NET OPERATING INCOME BEFORE TAXES | 589,223 | 614,136 |
| APPLICABLE INCOME TAXES | 65,516 | 110,248 |
| NET OPERATING INCOME AFTER TAXES | 523,707 | 503,888 |
| EXTRAORDINARY INCOME OR EXPENSES, NET | 1,248 | 1,198 |
| NET INCOME | 524,955 | 505,086 |

ABSTRACT OF EARNINGS AND EXPENSES (BY SIZE)
OF
STATE AND NATIONAL BANKS IN GEORGIA
FOR THE CALENDAR YEAR ENDING DECEMBER 31, 1986
(Amounts in Thousands)

| Number of Banks | 21 | 91 |
|---|---|---|
| Size of Banks | Less than $10 Million | $10 Million to $25 Million |
| INTEREST INCOME | | |
| Interest and Fees on Loans | 8,158 | 98,344 |
| Income from Lease Financing | 0 | 9 |
| Interest on Balances with Depository Institutions | 409 | 3,410 |
| Income on Federal Funds Sold and Securities Purchased under Agreement to Resell | 1,123 | 8,403 |
| Interest and Dividends from Securities | 2,464 | 33,071 |
| Trading Account Interest | 0 | 0 |
| TOTAL INTEREST INCOME | 12,154 | 143,237 |
| INTEREST EXPENSE | | |
| Interest on Deposits | 5,632 | 76,363 |
| Expense on Federal Funds Purchased and Securities Sold under Agreement to Repurchase | 4 | 133 |
| Interest on Other Borrowed Money | 0 | 55 |
| Interest on Mortgages and Leases | 13 | 337 |
| Interest on Subordinated Notes and Debentures | 0 | 47 |
| TOTAL INTEREST EXPENSE | 5,649 | 76,935 |
| NET INTEREST INCOME | 6,505 | 66,302 |
| TOTAL NONINTEREST INCOME | 1,036 | 14,185 |
| OVERHEAD EXPENSE | | |
| Salaries and Employee Benefits | 2,799 | 29,103 |
| Net Occupancy Expense of Bank Premises and Equipment Expenses | 779 | 7,975 |
| Other Noninterest Expenses | 1,699 | 21,275 |
| TOTAL OVERHEAD EXPENSES | 5,277 | 58,353 |
| PROVISION FOR LOAN LOSSES | 509 | 8,005 |
| SECURITIES GAINS AND LOSSES | 35 | 1,400 |
| NET OPERATING INCOME BEFORE TAXES | 1,790 | 15,529 |
| APPLICABLE INCOME TAXES | 295 | 2,684 |
| NET OPERATING INCOME AFTER TAXES | 1,495 | 12,845 |
| EXTRAORDINARY INCOME OR EXPENSES, NET | 37 | 142 |
| NET INCOME | 1,532 | 12,987 |

ABSTRACT OF EARNINGS AND EXPENSES (BY SIZE)
OF
STATE AND NATIONAL BANKS IN GEORGIA
FOR THE CALENDAR YEAR ENDING DECEMBER 31, 1986
(Amounts in Thousands)

| Number of Banks | 202 | 53 |
|---|---|---|
| Size of Banks | $25 Million to $100 Million | $100 Million and Greater |
| INTEREST INCOME | | |
| Interest and Fees on Loans | 652,832 | 2,407,105 |
| Income from Lease Financing | 574 | 64,371 |
| Interest on Balances with Depository Institutions | 18,351 | 92,152 |
| Income on Federal Funds Sold and Securities Purchased under Agreement to Resell | 46,311 | 138,333 |
| Interest and Dividends from Securities | 200,077 | 493,211 |
| Trading Account Interest | 27 | 19,534 |
| TOTAL INTEREST INCOME | 918,172 | 3,214,706 |
| INTEREST EXPENSE | | |
| Interest on Deposits | 498,162 | 1,303,361 |
| Expense on Federal Funds Purchased and Securities Sold under Agreement to Repurchase | 4,886 | 392,459 |
| Interest on Other Borrowed Money | 1,471 | 18,297 |
| Interest on Mortgages and Leases | 880 | 3,129 |
| Interest on Subordinated Notes and Debentures | 1,106 | 31,075 |
| TOTAL INTEREST EXPENSE | 506,505 | 1,748,321 |
| NET INTEREST INCOME | 411,667 | 1,466,385 |
| TOTAL NONINTEREST INCOME | 85,779 | 528,210 |
| OVERHEAD EXPENSE | | |
| Salaries and Employee Benefits | 167,634 | 652,454 |
| Net Occupancy Expense of Bank Premises and Equipment Expenses | 49,228 | 221,149 |
| Other Noninterest Expenses | 111,140 | 479,212 |
| TOTAL OVERHEAD EXPENSES | 328,002 | 1,352,815 |
| PROVISION FOR LOAN LOSSES | 42,368 | 227,477 |
| SECURITIES GAINS AND LOSSES | 6,386 | 24,139 |
| NET OPERATING INCOME BEFORE TAXES | 133,462 | 438,442 |
| APPLICABLE INCOME TAXES | 19,689 | 42,848 |
| NET OPERATING INCOME AFTER TAXES | 113,773 | 395,594 |
| EXTRAORDINARY INCOME OR EXPENSES, NET | 1,069 | 0 |
| NET INCOME | 114,842 | 395,594 |

REGISTERED BANK HOLDING COMPANIES
AND THEIR SUBSIDIARY BANKS
DECEMBER 31, 1986

| HOLDING COMPANIES AND SUBSIDIARY BANKS | APPROVED OR REGISTERED |
|---|---|
| (NOTE: Out-of-State banking subsidiaries of non-Georgia holding companies omitted.) | |
| FIRST STATE CORPORATION, Albany | 2-04-81 |
| *First State Bank & Trust Company, Albany | 2-04-81 |
| First State Bank and Trust Company in Cordele, Cordele | 12-06-84 |
| FIRST BANK SHARES OF THE SOUTH EAST, INC., Alma | 6-11-85 |
| The First National Bank of Alma, Alma | 6-11-85 |
| SOUTH BANKING COMPANY, Alma | 11-20-80 |
| *Alma Exchange Bank & Trust, Alma | 11-20-80 |
| Citizens State Bank, Kingsland | 11-20-80 |
| FIRST AMERICAN BANCORP, Athens | 4-02-86 |
| First American Bank and Trust Company, Athens | 4-02-86 |
| BANK SOUTH CORPORATION, Atlanta | 7-01-76 |
| * Bank South, National Association, Atlanta | 7-01-76 |
| BANK SOUTH MACON, INC., Macon | 9-28-78 |
| | 10-05-84 |
| Bank South, Fitzgerald, Fitzgerald | 4-24-84 |
| *Bank South, Macon, Macon | 9-28-78 |
| Bank South, Washington County, Tennille | 8-27-84 |
| Bank South, Jasper County, National Association, Monticello | 1-13-81 |
| Bank South, Houston County National Association, Perry | 12-19-79 |
| BANK SOUTH WAYCROSS INC., Waycross | 10-21-81 |
| | 12-11-86 |
| The Exchange Bank, Douglas | 7-28-82 |
| Mount Vernon Bank, Mount Vernon | 1-26-84 |
| *Southern Bank, Waycross | 10-21-81 |
| BMR BANCORP, INC., Atlanta | 11-07-86 |
| The Citizens Bank of Swainsboro, Swainsboro | 11-07-86 |
| CITIZENS BANCSHARES, CORP., Atlanta | 7-01-76 |
| Citizens Trust Bank, Atlanta | 7-01-76 |

*Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (Continued)

| HOLDING COMPANIES AND SUBSIDIARY BANKS | APPROVED OR REGISTERED |
|---|---|
| CITIZENS AND SOUTHERN CORPORATION, Atlanta | 7-01-76 |
| CITIZENS AND SOUTHERN CORPORATION, Columbia, SC | 1-28-86 |
| CITIZENS AND SOUTHERN GEORGIA CORPORATION, Atlanta | 5-20-86 |
| The Citizens and Southern National Bank, Savannah | 5-20-86 |
| CITIZENS AND SOUTHERN TRUST COMPANY, INC., Atlanta | 7-11-86 |
| Citizens and Southern Trust Company (Georgia), National Association | 7-11-86 |
| CITIZENS AND SOUTHERN FLORIDA CORPORATION, Ft. Lauderdale | 6-21-85 |
| COMMUNITY FINANCIAL SERVICES, INC., Atlanta | 11-18-85 |
| Georgia Bankers Bank, Atlanta | 11-18-85 |
| FIRST LIBERTY FINANCIAL CORPORATION, Atlanta | 7-16-85 |
| Liberty Federal Savings & Loan Association, Macon | 7-16-85 |
| NORO-HOME FEDERAL HOLDING COMPANY, N.V., Atlanta | 12-22-86 |
| NORO-THRIFT HOLDING COMPANY, N.V., Atlanta | 12-22-86 |
| SOUTHEAST FINANCIAL CORPORATION HOLDINGS, INC., Atlanta | 12-22-86 |
| Home Federal Savings and Loan Association, Atlanta | 12-22-86 |
| FIRST UNION CORPORATION, Charlotte, NC | 3-16-86 |
| Bank of Waynesboro, Waynesboro | 9-29-86 |
| FIRST UNION CORPORATION OF GEORGIA, Atlanta | 9-29-86 |
| First Georgia Bank, Atlanta | 10-12-78 |
| *Georgia Railroad Bank & Trust Company, Augusta | 7-01-76 |
| First Union National Bank of Georgia, Clarkston | 9-29-86 |
| The First National Bank of Columbus, Columbus | 11-08-82 |
| The Bank of Dalton, Dalton | 10-25-79 |
| Commercial Bank & Trust Company, Griffin | 6-06-83 |
| Georgia State Bank, Mableton | 9-29-86 |
| Central Bank of Georgia, Macon | 1-27-84 |
| First National Bank in Newnan, Newnan | 12-21-81 |
| Farmers and Merchants Bank, Pine Mountain | 11-08-82 |
| The National City Bank of Rome, Rome | 2-25-85 |
| Savannah Bank and Trust Company of Savannah, Savannah | 1-27-84 |
| Bank of Screven County, Sylvania | 1-27-84 |
| The First National Bank of Valdosta, Valdosta | 1-27-84 |
| First National Bank and Trust Company, Vidalia | 1-27-84 |
| Commercial Bank, Waycross | 1-27-84 |
| FIRST WACHOVIA CORPORATION, Atlanta | 10-28-85 |
| FIRST ATLANTA CORPORATION, Atlanta | 7-01-76 |
| | 10-28-85 |
| *The First National Bank of Atlanta, Atlanta | 7-01-76 |
| The First National Bank of Dalton, Dalton | 3-10-77 |
| First Bank of Savannah, Savannah | 12-01-76 |
| First Atlanta Bank National Association, New Castle, DE | 7-07-86 |
| THE WACHOVIA CORPORATION, Winston-Salem, N.C. | 10-28-85 |

*Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (Continued)

| HOLDING COMPANIES AND SUBSIDIARY BANKS | APPROVED OR REGISTERED |
|---|---|
| FUQUA INDUSTRIES, INC., Atlanta | 4-09-86 |
| Georgia Federal Bank, FSB, Atlanta | 4-09-86 |
| HERITAGE BANCSHARES, INC., Atlanta | 12-16-80 |
| Heritage Bank, Alpharetta | 12-16-80 |
| INTEREDEC (Georgia), Limited, Paris, France | 7-05-83 |
| INTEREDEC (Georgia) N.V., Paris, France | 7-05-83 |
| NBG FINANCIAL CORPORATION, Atlanta | 7-05-83 |
| The National Bank of Georgia, Atlanta | 7-05-83 |
| SUNTRUST BANKS, INC., Atlanta | 1-11-85 |
| SUN BANKS, INC., Orlando, Florida | 1-11-85 |
| TRUST COMPANY OF GEORGIA, Atlanta | 7-01-76<br>1-11-85 |
| Trust Company Bank of South Georgia, N.A., Albany | 11-27-85 |
| Trust Company Bank of Northeast Georgia, National Association, Athens | 3-16-82 |
| *Trust Company Bank, Atlanta | 7-01-76 |
| Trust Company Bank of Augusta, National Association, Augusta | 4-27-78 |
| Trust Company Bank of Carroll County, Bowdon | 3-18-80 |
| Trust Company Bank of Columbus, National Association, Columbus | 4-27-78 |
| Trust Company Bank of Rockdale, Conyers | 12-19-79 |
| Trust Company Bank of Douglas County, Douglasville | 10-25-79 |
| Trust Company of Clayton County, Jonesboro | 12-17-76 |
| Trust Company Bank of Troup County, LaGrange | 1-12-84 |
| Trust Company Bank of Gwinnett County, Lawrenceville | 2-26-79 |
| Trust Company Bank of Middle Georgia, N.A., Macon | 4-27-78 |
| Trust Company Bank of Henry County, National Association, McDonough | 8-28-80 |
| Trust Company Bank of Northwest Georgia, National Association, Rome | 4-27-78 |
| Trust Company of Georgia Bank of Savannah, N.A., Savannah | 4-27-78 |
| Trust Company Bank of Cobb County, N.A., Smyrna | 9-23-76 |
| Trust Company Bank of Southeast Georgia National Association, Brunswick | 3-13-84 |
| Trust Company Bank of Coffee County, Douglas | 3-26-81 |

*Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (Continued)

| HOLDING COMPANIES AND SUBSIDIARY BANKS | APPROVED OR REGISTERED |
|---|---|
| BANKERS FIRST CORPORATION, Augusta | 4-17-86 |
| Athens Federal Savings, Athens | 4-22-86 |
| Bankers First Federal Savings and Loan Association, Augusta | 4-17-86 |
| PORT CITY HOLDING COMPANY, INC., Bainbridge | 8-11-81 |
| The First Port City Bank, Bainbridge | 8-11-81 |
| FIRST CITIZENS BANCORP OF CHEROKEE COUNTY, INC., Ball Ground | 3-18-83 |
| Citizens Bank, Ball Ground | 3-18-83 |
| UNITED BANK CORPORATION, Barnesville | 11-25-81 |
| *United Bank, Barnesville | 11-25-81 |
| United Bank of Crawford, Roberta | 11-25-81 |
| United Bank of Pike, Zebulon | 11-25-81 |
| GEORGIA PEOPLES BANKSHARES, INC., Baxley | 6-14-82 |
| Peoples State Bank & Trust, Baxley | 6-14-82 |
| FIRST UNION BANCORP, Blairsville | 4-25-85 |
| First National Bank of Union County, Blairsville | 4-25-85 |
| FIRST STATE BANCSHARES OF BLAKELY, INC., Blakely | 6-13-86 |
| First State Bank of Blakely, Blakely | 6-13-86 |
| ANB BANKSHARES, INC., Brunswick | 9-19-84 |
| *American National Bank of Brunswick, Brunswick | 9-19-84 |
| American Bank of Southeast Georgia, Kingsland | 9-19-84 |
| FIRST HARALSON CORPORATION, Buchanan | 3-06-84 |
| The First National Bank of Haralson County, Buchanan | 3-06-84 |
| SOUTHLAND BANK CORP., Butler | 2-13-84 |
| *The Citizens State Bank, Butler | 2-13-84 |
| Coffee County Bank, Douglas | 2-13-84 |
| FARMERS BANCSHARES, INC., Cadwell | 7-24-79 |
| *Farmers State Bank, Cadwell | 7-24-79 |
| The Security State Bank, McRae | 8-08-83 |
| CAIRO BANCSHARES, INC., Cairo | 4-16-82 |
| Cairo Banking Company, Cairo | 4-16-82 |
| GRADY HOLDING COMPANY, Cairo | 6-30-78 |
| First National Bank of Grady County, Cairo | 6-30-78 |
| P & C BANK SHARES, INC., Camilla | 12-30-80 |
| Planters & Citizens Bank, Camilla | 12-30-80 |
| B C BANKSHARES, INC., Canton | 9-05-84 |
| Bank of Canton, Canton | 9-05-84 |



*Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (Continued)

| HOLDING COMPANIES AND SUBSIDIARY BANKS | APPROVED OR REGISTERED |
|---|---|
| NORTH GEORGIA BANCSHARES, INC., Canton | 2-10-82 |
| North Georgia Bank, Canton | 2-10-82 |
| UNITED SECURITY BANCSHARES, INC., Canton | 2-21-84 |
| United Security Bank, Sparta | 2-21-84 |
| FIRST BANKS, INC., Carnesville | 4-13-81 |
| First Bank and Trust, Carnesville | 4-13-81 |
| *Bank of Toccoa, Toccoa | 4-13-81 |
| PEOPLES EQUITY SHARES, INC., Carrollton | 12-05-80 |
| The Peoples Bank, Carrollton | 12-05-80 |
| WGNB CORP., Carrollton | 8-12-85 |
| West Georgia National Bank of Carrollton, Carrollton | 8-12-85 |
| BARTOW BANCSHARES, INC., Cartersville | 4-28-83 |
| *Bartow County Bank, Cartersville | 4-28-83 |
| Citizens Bank of Americus, Americus | 11-15-84 |
| PEOPLES BARTOW CORPORATION, Cartersville | 2-13-84 |
| Peoples Bank of Bartow County, Cartersville | 2-13-84 |
| FIRST POLK BANKSHARES, INC., Cedartown | 5-20-86 |
| The First National Bank of Polk County, Cedartown | 5-20-86 |
| NCNB CORPORATION, Charlotte, N.C. | 12-12-85 |
| SOUTHERN NATIONAL BANKSHARES, INC., Atlanta | 2-21-84<br>12-12-85 |
| NCNB National Bank of Georgia, Atlanta | 2-21-84 |
| FIRST CHATSWORTH BANKSHARES, INC., Chatsworth | 3-03-83 |
| The First National Bank of Chatsworth, Chatsworth | 3-03-83 |
| LIBERTY BANCORP OF GEORGIA, INC., Clayton | 5-12-83 |
| Rabun County Bank, Clayton | 5-12-83 |
| WHITE COUNTY BANCSHARES, INC., Cleveland | 9-19-84 |
| White County Bank, Cleveland | 9-19-84 |
| TB&C BANCSHARES, INC., Columbus | 8-25-86 |
| CB&T BANCSHARES, INC., Columbus | 7-01-76 |
| Security Bank and Trust Company of Albany, Albany | 1-03-79 |
| Sumter Bank and Trust Company, Americus | 4-24-80 |
| The Coastal Bank of Georgia, Brunswick | 9-18-81 |
| Citizens Bank and Trust of West Georgia, Carrollton | 1-15-85 |
| *Columbus Bank and Trust Company, Columbus | 7-01-76 |
| Bank of Hazlehurst, Hazlehurst | 5-03-83 |
| Commercial Bank & Trust Company of Troup County, LaGrange | 9-07-76 |
| Bank of Coweta, Newnan | 6-04-86 |
| Commercial Bank, Thomasville | 9-07-76 |

*Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (Continued)

| HOLDING COMPANIES AND SUBSIDIARY BANKS | APPROVED OR REGISTERED |
|---|---|
| TB&C BANCSHARES, INC., Columbus (Continued) | |
| CB&T BANCSHARES, INC., Columbus (Continued) | |
| First State Bank and Trust Company of Valdosta | 11-05-81 |
| COHUTTA BANCSHARES, INC., Chatsworth | 11-30-82 |
| | 7-31-85 |
| Cohutta Banking Company, Chatsworth | 11-30-82 |
| SOUTHWEST GEORGIA FINANCIAL CORPORATION, Moultrie | 11-18-80 |
| | 12-14-84 |
| Moultrie National Bank, Moultrie | 11-18-80 |
| FIRST COMMERCE BANCORP, INC., Commerce | 10-27-81 |
| The First National Bank of Commerce, Commerce | 10-27-81 |
| FIRST BANK FINANCIAL CORPORATION, Conyers | 10-19-84 |
| First Bank of Conyers, Conyers | 10-19-84 |
| COMMUNITY BANKSHARES, INC., Cornelia | 3-12-81 |
| Community Bank & Trust - Jackson, Commerce | 3-30-82 |
| *Community Bank & Trust - Habersham, Cornelia | 3-12-81 |
| HABERSHAM BANCORP, Cornelia | 12-05-84 |
| Habersham Bank, Clarksville | 12-05-84 |
| FNB NEWTON BANKSHARES, INC., Covington | 11-30-84 |
| First National Bank of Newton County, Covington | 11-30-84 |
| DAHLONEGA BANCORP, INC., Dahlonega | 4-20-82 |
| *Bank of Dahlonega, Dahlonega | 4-20-82 |
| The Bank of Ellijay, Ellijay | 4-11-85 |
| FIRST NATIONAL BANCSHARES OF PAULDING COUNTY, INC., Dallas | 6-19-85 |
| First National Bank of Paulding County, Dallas | 6-19-85 |
| NORTHWEST GEORGIA FINANCIAL CORPORATION, Dallas | 3-05-82 |
| The Citizens Bank, Dallas | 3-05-82 |
| HARDWICK HOLDING COMPANY, Dalton | 9-23-80 |
| Hardwick Bank & Trust Company, Dalton | 9-23-80 |
| DAWSON BANCSHARES, INC., Dawson | 9-19-83 |
| Bank of Dawson, Dawson | 9-19-83 |
| DAWSON COUNTY BANCSHARES, INC., Dawsonville | 12-03-84 |
| Dawson County Bank, Dawsonville | 12-03-84 |
| FIDELITY SOUTHERN CORPORATION, Decatur | 12-18-79 |
| Fidelity National Bank, Decatur | 12-18-79 |
| M & F FINANCIAL CORPORATION, Donalsville | 2-01-85 |
| Merchants and Farmers Bank, Donalsonville | 2-01-85 |

*Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (Continued)

| HOLDING COMPANIES AND SUBSIDIARY BANKS | APPROVED OR REGISTERED |
|---|---|
| METRO BANCORP, INC., Douglasville | 12-10-84 |
| The Commercial Bank, Douglasville | 12-10-84 |
| THORNTON HOLDING COMPANY, INC., Douglasville | 12-17-81 |
| Douglas County Bank, Douglasville | 12-17-81 |
| MID-STATE BANKS, INC., Dublin | 3-05-80 |
| Cordele Banking Company, Cordele | 4-22-86 |
| *The Morris State Bank, Dublin | 3-05-80 |
| Planters Bank, Hawkinsville | 4-22-86 |
| Pineview State Bank, Pineview | 4-22-86 |
| INVESTORS TRUST FINANCIAL CORPORATION | 1-09-84 |
| Investors Bank & Trust, Duluth | 1-09-84 |
| CITIZENS CORPORATION, Eastman | 1-15-85 |
| Citizens Bank & Trust Company, Eastman | 1-15-85 |
| PEOPLES BANKSHARES, INCORPORATED, Eatonton | 2-17-84 |
| The Peoples Bank, Eatonton | 2-17-84 |
| BOE BANCSHARES, INC., Edison | 3-05-84 |
| The Bank of Edison | 3-05-84 |
| FIRST ELBERT CORPORATION, Elberton | 4-01-83 |
| First National Bank in Elberton, Elberton | 4-01-83 |
| MIDDLE GEORGIA CORPORATION, Ellaville | 5-08-81 |
| Bank of Ellaville, Ellaville | 5-08-81 |
| FAIRBANCO HOLDING COMPANY, INC., Fairburn | 6-11-84 |
| Fairburn Banking Company, Fairburn | 6-11-84 |
| COLONY BANKCORP, INC., Fitzgerald | 4-15-83 |
| Ashburn Bank, Ashburn | 8-28-84 |
| Bank of Dodge County, Chester | 9-09-85 |
| *The Bank of Fitzgerald, Fitzgerald | 4-15-83 |
| Pitts Banking Company, Pitts | 4-02-84 |
| SOUTHEASTERN BANKING CORPORATION, Folkston | 4-14-81 |
| The Darien Bank, Darien | 8-23-83 |
| *Southeastern Bank, Folkston | 4-14-81 |
| COUNTRY BANK COMPANY, Forsyth | 2-25-82 |
| Monroe County Bank, Forsyth | 2-25-82 |
| CATOOSA BANCSHARES, INC., Fort Oglethorpe | 12-15-80 |
| Capital Bank, Fort Oglethorpe | 12-15-80 |

*Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (Continued)

| HOLDING COMPANIES AND SUBSIDIARY BANKS | APPROVED OR REGISTERED |
|---|---|
| BANK CORPORATION OF GEORGIA, Fort Valley | 5-13-80 |
| First South Bank of Turner County, Ashburn | 5-20-86 |
| *First South Bank, N.A., Fort Valley | 5-13-80 |
| First South Bank of Camden County, St. Marys | 1-07-85 |
| CB BANCSHARES, INC., Fort Valley | 8-24-83 |
| The Citizens Bank, Fort Valley | 8-24-83 |
| CITIZENS EXPRESS COMPANY, Gainesville | 10-28-83 |
| The Citizens Bank, Gainesville | 10-28-83 |
| FIRST NATIONAL BANCORP, Gainesville | 5-11-81 |
| Bank of Clayton, Clayton | 10-04-84 |
| The First National Bank of White County, Cleveland | 9-05-85 |
| First National Bank of Habersham, Cornelia | 4-30-82 |
| Granite City Bank, Elberton | 7-30-84 |
| *The First National Bank of Gainesville, Gainesville | 5-11-81 |
| The First National Bank of Jackson County, Jefferson | 3-27-86 |
| The Citizens Bank, Toccoa | 12-12-86 |
| FIRST CITIZENS BANKSHARES, INC., Glennville | 12-16-80 |
| First Citizens Bank, Glennville | 12-16-80 |
| CITIZENS FINANCIAL SERVICES, INC., Greensboro | 6-17-85 |
| Citizens Union Bank, Greensboro | 6-17-85 |
| FNB BANKING COMPANY, Griffin | 1-17-83 |
| *First National Bank of Griffin, Griffin | 1-17-83 |
| The First National Bank of Barnesville, Barnesville | 12-21-84 |
| CCB BANCSHARES, INC., Hahira | 12-15-82 |
| Citizens Community Bank, Hahira | 12-15-82 |
| LOWNDES BANCSHARES, INC., Hahira | 9-16-85 |
| Commercial Banking Company, Hahira | 9-16-85 |
| COASTAL BANKSHARES, INC., Hinesville | 7-07-82 |
| The Coastal Bank, Hinesville | 7-07-82 |
| LIBERTY SHARES, INC., Hinesville | 10-24-84 |
| The Hinesville Bank, Hinesville | 10-24-84 |
| FIRST HOGANSVILLE BANKSHARES, INC., Hogansville | 9-23-82 |
| The Citizens Bank, Hogansville | 9-23-82 |
| BANKS COUNTY FINANCIAL CORPORATION, Homer | 3-24-82 |
| Bank of Banks County, Homer | 3-24-82 |

*Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (Continued)

| HOLDING COMPANIES AND SUBSIDIARY BANKS | APPROVED OR REGISTERED |
|---|---|
| BARNETT BANKS OF FLORIDA, INC., Jacksonville, FL | 11-25-86 |
| SUNCOAST BANCORP, INC., Vero Beach, FL | 11-25-86 |
| FIRST CITY BANCORP, INC., Marietta | 12-02-80 |
| | 11-25-86 |
| The First National Bank of Cobb County, Marietta | 12-02-80 |
| JBC BANCSHARES, INC., Jasper | 7-10-85 |
| Jasper Banking Company, Jasper | 7-10-85 |
| PICKENS COUNTY BANCSHARES, INC., Jasper | 12-08-82 |
| Pickens County Bank, Jasper | 12-08-82 |
| LAFAYETTE BANKSHARES, INC., LaFayette | 1-03-84 |
| The Bank of LaFayette, Georgia, LaFayette | 1-03-84 |
| FMB BANCSHARES, INC., Lakeland | 10-11-84 |
| Farmers and Merchants Bank, Lakeland | 10-11-84 |
| FIRST SECURITY BANKSHARES, INC., Lavonia | 11-15-83 |
| Bank of Hartwell, Hartwell | 11-26-85 |
| *Northeast Georgia Bank, Lavonia | 11-15-83 |
| CITIZENS HOLDING COMPANY, Lexington | 3-03-83 |
| Citizens Banking Company, Lexington | 3-03-83 |
| LINCOLN BANCSHARES, INC., Lincolnton | 12-03-84 |
| Farmers State Bank, Lincolnton | 12-03-84 |
| PERSONS BANKING COMPANY, INC., Lithonia | 8-22-80 |
| The Farmers Bank, Forsyth | 8-22-80 |
| *The Peoples Bank, Lithonia | 8-22-80 |
| The Bank of Perry, Perry | 3-31-81 |
| THE QUEENSBORO COMPANY, Louisville | 11-18-85 |
| *The First National Bank of Louisville, Louisville | 11-18-85 |
| Bank of Wadley, Wadley | 11-19-86 |
| SOUTH GEORGIA BANKSHARES, CORP., Lyons | 12-17-80 |
| Peoples Bank, Lyons | 12-17-80 |
| MADISON BANK CORP., Madison | 7-10-85 |
| Bank of Madison, Madison | 7-10-85 |
| F AND M HOLDING COMPANY, INC., Manchester | 12-14-84 |
| F & M Bank and Trust Company, Manchester | 12-14-84 |
| THE CHATTAHOOCHEE FINANCIAL CORPORATION, Marietta | 8-13-84 |
| The Chattahoochee Bank, Marietta | 8-13-84 |
| FCS FINANCIAL CORPORATION, Martinez | 9-16-83 |
| First Columbia Bank, Martinez | 9-16-83 |



*Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (Continued)

| HOLDING COMPANIES AND SUBSIDIARY BANKS | APPROVED OR REGISTERED |
|---|---|
| CENTRAL AND SOUTHERN HOLDING COMPANY, Milledgeville | 3-06-81 |
| The Central and Southern Bank of Georgia, Milledgeville | 3-06-81 |
| EXCHANGE BANKSHARES, INC., Milledgeville | 10-05-83 |
| Exchange Bank, Milledgeville | 10-05-83 |
| F. A. BANKSHARES, INC., Monroe | 12-30-83 |
| First American Bank of Walton, Monroe | 12-30-83 |
| NBWC CORPORATION, Monroe | 9-23-82 |
| The National Bank of Walton County, Monroe | 9-23-82 |
| FMB BANKING CORPORATION, Monticello, FL | 11-25-86 |
| First Merchants Bank, Pavo | 11-25-86 |
| ABC BANCORP, Inc., Moultrie | 3-23-81 |
| Farmers and Merchants Bank of Thomas County, Coolidge | 5-12-86 |
| *American Banking Company, Moultrie | 3-23-81 |
| Bank of Quitman, Quitman | 5-09-85 |
| The Citizens Bank of Tifton, Tifton | 11-05-86 |
| THE NASHVILLE HOLDING COMPANY, Nashville | 5-16-85 |
| Adel Banking Company, Adel | ** 10-01-85 |
| *The Citizens Bank, Nashville | 5-16-85 |
| UNITED BANKSHARES, INC., Nashville | 4-23-85 |
| The United Banking Company, Nashville | 4-23-85 |
| THE PRUDENTIAL INSURANCE COMPANY OF AMERICA, Newark, N.J. | 6-27-83 |
| PRUCO, INC., Newark, N.J. | 6-27-83 |
| PRUDENTIAL CAPITAL AND INVESTMENT SERVICES, INC., Newark, N.J. | 6-27-83 |
| *The Prudential Bank and Trust Company, Atlanta | 6-27-83 |
| NICHOLLS STATE BANCSHARES, INC., Nicholls | 5-03-84 |
| Nicholls State Bank, Nicholls | 5-03-84 |
| IRWIN BANKCORP, INC., Ocilla | 9-24-84 |
| The Bank of Ocilla, Georgia, Ocilla | 9-24-84 |
| FIRST FULTON BANCSHARES, INC., Palmetto | 8-16-85 |
| First Fulton Bank and Trust, Palmetto | 8-16-85 |
| PATTERSON BANKSHARES, INC., Patterson | 1-17-86 |
| The Patterson Bank, Patterson | 1-17-86 |
| TATTNALL BANCSHARES, INC., Reidsville | 3-03-86 |
| The Tattnall Bank, Reidsville | 3-03-86 |

*Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (Continued)

| HOLDING COMPANIES AND SUBSIDIARY BANKS | APPROVED OR REGISTERED |
|---|---|
| GEORGIA COMMUNITY BANCORP, INC., Reynolds | 10-25-84 |
| Bank of Terrell, Dawson | 10-25-84 |
| Commercial State Bank, Donalsonville | 10-25-84 |
| *The Citizens State Bank, Reynolds | 10-25-84 |
| NW SERVICES CORPORATION, RINGGOLD | 12-14-83 |
| Northwest Georgia Bank, Ringgold | 12-14-83 |
| ROSSVILLE BANKSHARES, INC., Rossville | 8-13-84 |
| Rossville Bank, Rossville | 8-13-84 |
| SSL FINANCIAL CORPORATION, Roswell | 1-10-84 |
| Sentry Bank and Trust Company, Roswell | 1-10-84 |
| FIRST CAMDEN BANCORPORATION, St. Marys | 7-18-85 |
| First National Bank of Camden County, St. Marys | 7-18-85 |
| SARDIS BANKSHARES, INC., Sardis | 11-05-86 |
| Bank of Sardis, Sardis | 11-05-86 |
| CHARLTON ASSOCIATES, Savannah | 12-27-84 |
| AMERICORP, INC., Savannah | 12-27-84 |
| Ameribank, National Association, Savannah | 12-27-84 |
| GEORGIA CENTRAL BANCSHARES, INC., Social Circle | 9-06-84 |
| Georgia Central Bank, Social Circle | 9-06-84 |
| SOPERTON NAVAL STORES, INC., Soperton | 7-01-76 |
| The Bank of Soperton, Soperton | 7-01-76 |
| FIRST BANKING COMPANY OF SOUTHEAST GEORGIA, Statesboro | 2-08-82 |
| *First Bulloch Bank & Trust Company, Statesboro | 2-08-82 |
| Metter Banking Company, Metter | 12-04-85 |
| HENRY COUNTY BANCSHARES, INC., Stockbridge | 3-07-83 |
| The First State Bank, Stockbridge | 3-07-83 |
| CENTRAL BANKING COMPANY, Swainsboro | 10-07-81 |
| The Central Bank, Swainsboro | 10-07-81 |
| SPIVEY BANK SHARES, INC., Swainsboro | 8-25-86 |
| Spivey State Bank, Swainsboro | 8-25-86 |
| FIRST BANK HOLDING COMPANY, Sylvester | 8-22-83 |
| Sylvester Banking Company, Sylvester | 8-22-83 |
| WCG BANCSHARES, INC., Thomaston | 12-10-82 |
| West Central Georgia Bank, Thomaston | 12-10-82 |

*Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (Continued)

| HOLDING COMPANIES AND SUBSIDIARY BANKS | APPROVED OR REGISTERED |
|---|---|
| ALLIED BANKSHARES, INC., Thomson | 12-03-84 |
| Bank of Columbia County, Harlem | 11-05-86 |
| Bank of Millen, Millen | 9-30-85 |
| Bank of Morgan County, Rutledge | 4-25-85 |
| *Bank of Thomson, Thomson | 12-03-84 |
| FIRST COMMUNITY BANCSHARES OF TIFTON, INC., Tifton | 5-10-82 |
| First Community Bank of Tifton, Tifton | 5-10-82 |
| 1st FRANKLIN CORPORATION, Toccoa | 3-12-84 |
| Liberty Bank & Trust, Toccoa | 3-12-84 |
| TRI-STATES BANKSHARES, INC., Trenton | 4-27-82 |
| Bank of Dade, Trenton | 4-27-82 |
| SUMMERVILLE/TRION BANCSHARES, INC., Trion | 2-14-86 |
| First National Bnk of Chattooga County, Trion | 2-14-86 |
| EAGLE BANCSHARES, INC., Tucker | 1-24-86 |
| Tucker Federal Savings and Loan Association, Tucker | 1-24-86 |
| LOCAL INVESTORS, INC., Unadilla | 10-31-83 |
| State Bank and Trust Company, Unadilla | 10-31-83 |
| ALTAMAHA BANCSHARES, INC., Uvalda | 11-03-80 |
| Altamaha Bank and Trust Company, Uvalda | 11-03-80 |
| PAB BANKSHARES, INC., Valdosta | 8-02-82 |
| *The Park Avenue Bank, Valdosta | 8-02-82 |
| Farmers & Merchants Bank, Adel | 10-25-84 |
| TOOMBS BANK SHARES, INC., Vidalia | 3-15-83 |
| Brice Banking Company, Inc., Vidalia | 3-15-83 |
| DOOLY BANCSHARES, INC., Vienna | 4-03-85 |
| Bank of Dooly, Vienna | 4-03-85 |
| VILLA RICA BANCORP, INC., Villa Rica | 8-15-86 |
| Bank of Villa Rica, Villa Rica | 8-15-86 |
| INTERNATIONAL CITY BANCORP, INC., Warner Robins | 11-19-86 |
| International City Bank, Warner Robins | 11-19-86 |
| CB FINANCIAL CORPORATION, Warrenton | 1-09-86 |
| Citizens Bank, Warrenton | 1-09-86 |
| WASHINGTON/WILKES CORPORATION, Washington | 3-20-86 |
| Farmers and Merchants Bank, Washington | 3-20-86 |
| FIRST BURKE BANKING COMPANY, Waynesboro | 2-26-86 |
| The First National Bank of Waynesboro | 2-26-86 |

*Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (Continued)

| HOLDING COMPANIES AND SUBSIDIARY BANKS | APPROVED OR REGISTERED |
|---|---|
| FIRST BANKSHARES OF WEST POINT, INC., West Point | 7-13-83 |
| First National Bank of West Point, West Point | 7-13-83 |
| ATKINSON COUNTY BANKSHARES CORPORATION, Willacoochee | 9-18-80 |
| The Peoples Bank, Willacoochee | 9-18-80 |
| PEOPLES HOLDING COMPANY, Winder | 11-17-83 |
| The Peoples Bank, Winder | 11-17-83 |
| WOODBURY BANCSHARES, INC., Woodbury | 12-08-83 |
| The Woodbury Banking Company, Woodbury | 12-08-83 |
| WRIGHTSVILLE BANCSHARES, INC., Wrightsville | 10-31-86 |
| Bank of Wrightsville, Wrightsville | 10-31-86 |

BANK HOLDING COMPANIES DEREGISTERED/DISSOLVED

| BANK HOLDING COMPANY | LOCATION | EFFECTIVE |
|---|---|---|
| FARMERS & MERCHANTS BANCSHARES, INC. | Adel | 1-02-86 |
| CDB Corp. | Atlanta | 4-01-86 |
| CITIZENS AND SOUTHERN GEORGIA CORPORATION | Atlanta | 5-20-86 |
| FIRST UNION CORPORATION OF GEORGIA | Atlanta | 11-01-86 |
| ROSWELL BANCSHARES, INC. | Atlanta | 12-21-86 |
| SOUTHERN BANCSHARES, INC. | Atlanta | 4-02-86 |
| TGB CORP. | Atlanta | 12-31-86 |
| BAXLEY STATE BANKING COMPANY | Baxley | 12-31-86 |
| FLINT BANCSHARES, INC. | Cordele | 6-30-86 |
| FORSYTH BANCSHARES, INC. | Cumming | 12-15-86 |
| JEFF DAVIS BANKSHARES, INC. | Hazlehurst | 10-17-86 |
| FIRST JACKSON BANCORP | Jefferson | 3-27-86 |
| GEORGIA STATE BANCSHARES, INC. | Mableton | 11-01-86 |
| J. L. PILCHER AND SONS, INC. | Meigs | 12-15-86 |
| PINEVIEW BANCSHARES, INC. | Pineview | 6-30-86 |
| SOUTHERN BANK HOLDING COMPANY | Savannah | 12-22-86 |
| FMB CORP. | Summerville | 12-31-86 |
| WEST GEORGIA FINANCIAL CORPORATION | Tallapoosa | 9-30-86 |

*Lead Bank
**Incomplete

## APPLICATIONS APPROVED FOR BANK HOLDING COMPANY SUBSIDIARIES TO MERGE ACROSS COUNTY LINES

| BANK HOLDING COMPANY | LOCATION | EFFECTIVE |
|---|---|---|
| FIRST STATE CORPORATION | Albany | |
| Citizens Bank | Cuthbert | |
| with/into | | 12-21-86 |
| First State Bank & Trust Company | Albany | |
| FIRST STATE CORPORATION | Albany | |
| First State Bank & Trust Company in Leesburg | Leesburg | |
| with/into | | 5-30-86 |
| First State bank & Trust Company | Albany | |
| CITIZENS AND SOUTHERN GEORGIA CORPORATION | Atlanta | |
| Fannin County Bank | Blue Ridge | |
| with/into | | 8-31-86 |
| The Citizens and Southern National Bank | Savannah | |
| FIRST ATLANTA Corporation | Atlanta | |
| Forsyth County Bank | Cumming | |
| with/into | | 12-15-86 |
| The First National Bank of Atlanta | Atlanta | |
| TRUST COMPANY OF GEORGIA | Atlanta | |
| Baxley State Bank | Baxley | |
| with/into | | 12-31-86 |
| Trust Company Bank of Southeast Georgia, National Association | Brunswick | |
| TRUST COMPANY OF GEORGIA | Atlanta | |
| Trust Company Bank of South Georgia, National Association | Sylvester | |
| with/into | | 1-17-86 |
| Trust Company Bank of South Georgia, National Association | Albany | |
| BARTOW BANCSHARES, INC. | Cartersville | |
| Bank of Webster | Preston | |
| with/into | | 5-27-86 |
| Citizens Bank of Americus | Americus | |
| CAIRO BANCSHARES, INC. | Cairo | |
| Bank of Meigs | Meigs | |
| with/into | | 12-15-86 |
| Cairo Banking Company | | |
| CB&T BANCSHARES, INC. | Columbus | |
| Bank of Manchester | Manchester | |
| with/into | | 6-30-86 |
| Columbus Bank & Trust Company | Columbus | |

APPLICATIONS APPROVED FOR BANK HOLDING COMPANY
SUBSIDIARIES TO MERGE ACROSS COUNTY LINES (Continued)

| BANK HOLDING COMPANY | LOCATION | EFFECTIVE |
|---|---|---|
| CB&T BANCSHARES, INC. | Columbus | |
| First American Bank | Warm Springs | |
| with/into | | 11-14-86 |
| Bank of Coweta | Newnan | |
| CB&T BANCSHARES, INC. | Columbus | |
| West Georgia Bank of Tallapoosa, Georgia | Tallapoosa | |
| with/into | | 9-30-86 |
| Citizens Bank and Trust of West Georgia | Carrollton | |
| SOUTHEASTERN BANKING CORPORATION | Folkston | |
| Jeff Davis Bank | Hazlehurst | |
| with/into | | 10-17-86 |
| Southeastern Bank | Folkston | |
| COASTAL BANKSHARES, INC. | Hinesville | |
| Southern Bank and Trust Company | Savannah | |
| with/into | | 12-22-86 |
| The Coastal Bank | Hinesville | |
| THE QUEENSBORO COMPANY | Louisville | |
| Bank of Midville | Midville | |
| with/into | | 11-20-86 |
| The First National Bank of Louisville | Louisville | |
| BANK SOUTH WAYCROSS, INC. | Waycross | |
| First National Bank of Folkston | Folkston | |
| with/into | | 5-01-86 |
| Southern Bank | Waycross | |

## INTERNATIONAL BANK AGENCIES

| NAME OF AGENCY | LICENSE NO. | ISSUED | RENEWED | TOTAL GEORGIA ASSETS (In Thousands) |
|---|---|---|---|---|
| Barclays Bank PLC (England) | 1 | 6-11-76 | 6-11-86 | $ 3,146 |
| The Bank of Nova Scotia (Canada) | 2 | 5-27-77 | 5-27-86 | 1,189,512 |
| The Bank of Nova Scotia International Limited (Bahamas) | | 7-01-86 | | 7,416 |
| Algemene Bank Nederland N.V. (Netherlands) | 3 | 6-24-77 | 6-24-86 | 76,053 |
| Swiss Bank Corporation (Switzerland) | 4 | 7-14-77 | 7-14-86 | 216,474 |
| Canadian Imperial Bank of Commerce (Canada) | 5 | 4-05-78 | 4-05-86 | 297,754 |
| Commerzbank Aktiengesellschaft (Federal Republic of Germany) | 6 | 10-31-78 | 10-31-86 | 112,470 |
| Credit Suisse (Switzerland) | 7 | 11-27-78 | 11-27-86 | * |
| The Toronto-Dominion Bank (Canada) | 8 | 2-23-79 | 2-23-86 | 1,482,203 |
| Lloyds Bank International (England) | 9 | 4-13-79 | 4-13-86 | 74,774 |
| Kredietbank, N.V. (Belgium) | 10 | 3-20-80 | 3-20-86 | * |
| Credit Lyonnais (France) | 11 | 11-06-80 | 11-06-86 | * |
| Bayerische Vereinsbank AG (Union Bank of Bavaria) (West Germany) | 12 | 12-01-80 | 12-01-86 | 19,505 |
| Standard Chartered Bank (England) | 13 | 10-19-81 | 10-19-86 | 157,390 |

INTERNATIONAL BANK AGENCIES (Continued)

| NAME OF AGENCY | LICENSE NO. | ISSUED | RENEWED | TOTAL GEORGIA ASSETS (In Thousands) |
|---|---|---|---|---|
| Banca Nazionale del Lavoro (Italy) | 14 | 2-09-82 | 2-09-86 | 776,650 |
| Banque Indosuez France | 15 | 3-28-83 | 3-28-86 | * |
| National Westminister PLC (England) | 16 | 7-03-84 | 7-03-86 | * |
| The Sanwa Bank, Limited (Japan) | 17 | 11-14-84 | 11-14-86 | 180,227 |
| National Bank of Canada (Canada) | 18 | 4-10-85 | 4-10-86 | * |

*Operating as Representative Office ONLY on December 31, 1986.

INTERNATIONAL BANK FACILITIES

| PARENT BANK AND ADDRESS | LOCATION OF FACILITY | PERMIT NO. | ISSUED | RENEWED |
|---|---|---|---|---|
| The Citizens and Southern National Bank<br>Atlanta, GA 30303 | 34 Broad St., N.W.<br>Atlanta, GA 30303 | 1 | 12-22-81 | 12-22-86 |
| The National Bank of Georgia<br>Atlanta, GA 30303 | 34 Peachtree St., N.W.<br>Atlanta, GA 30303 | 2 | 1-06-82 | 1-06-86 |
| The First National of Atlanta<br>Atlanta, GA 30303 | 2 Peachtree St., N.W.<br>Atlanta, GA 30303 | 3 | 1-26-82 | 1-26-86 |
| Trust Company Bank<br>Atlanta, GA 30302 | 25 Park Place, N.E.<br>Atlanta, GA 30302 | 4 | 2-02-82 | 2-02-86 |
| Banca Nazionale del Lavora<br>Rome, Italy | 235 Peachtree St., N.E.<br>Suite 2000<br>Atlanta, GA 30303 | 7 | 10-24-83 | 10-24-86 |
| Bank South, N.A.<br>Atlanta, GA 30303 | 55 Marietta St.<br>Atlanta, GA 30303 | 9 | 12-28-84 | 12-28-86 |

## REPRESENTATIVE OFFICES OF INTERNATIONAL BANKS

| NAME AND ADDRESS OF PARENT | OFFICE LOCATION |
|---|---|
| National Australia Bank Limited<br>Melbourne, Australia | Atlanta |
| The Bank of Tokyo, Ltd.<br>Tokyo, Japan | Atlanta |
| The Industrial Bank of Japan, Limited<br>Tokyo, Japan | Atlanta |
| The Fuji Bank, Limited<br>Tokyo, Japan | Atlanta |
| The Sumitomo Bank, Limited<br>Osaka, Japan | Atlanta |
| The Dai-Ichi Kangyo Bank, Ltd.<br>Tokyo, Japan | Atlanta |
| The Mitsui Bank, Limited<br>Tokyo, Japan | Atlanta |
| The Tokai Bank, Ltd.<br>Nagoya, Japan | Atlanta |
| Vereins-und Westbank, AG<br>Hamburg, West Germany | Atlanta |
| Deutsche Genossenschaftsbank<br>(DG Bank)<br>Frankfurt, West Germany | Atlanta |
| Nederlandsche Middenstandsbank NV<br>(NMB Bank)<br>Amsterdam, Nederlands | Atlanta |

## REPRESENTATIVE OFFICES OF DOMESTIC BANKS

| NAME AND ADDRESS OF PARENT BANK | OFFICE LOCATION |
|---|---|
| Albuquerque Federal Savings and Loan Association<br>Albuquerque, New Mexico | Atlanta |
| American National Bank & Trust Co. of Chattanooga<br>Chattanooga, Tennessee | Atlanta |
| American National Bank of Brunswick<br>Brunswick, Georgia | State Farm Agents<br>Various |
| Amity Bank<br>Woodbridge, Connecticut | Columbus |
| Bancplus Savings Assn.<br>Houston, Texas | Atlanta |
| BankAmerica Corporation<br>San Francisco, California | Atlanta |
| Bank of Boston Corporation<br>Boston, Massachusetts | Atlanta |
| The Bank of Tokyo Trust Company<br>New York, New York | Atlanta |
| Bankers Trust Company<br>New York, New York | Atlanta |
| Bank Western Federal Savings Bank<br>Denver, Colorado | Atlanta |
| Beneficial Corporation<br>Wilmington, Delaware | Various |
| Chemical New York Corporation<br>New York, New York | Atlanta<br>Macon |
| Chevy Chase Bank, FSB<br>Chevy Chase, Maryland | Atlanta |
| Citicorp<br>New York, New York | Atlanta |
| Coast Savings and Loan Association<br>Los Angeles, California | Atlanta |
| Collateral Investment Co.<br>Birmingham, Alabama | Atlanta |
| Commonwealth Savings Association<br>Houston, Texas | Mail Only |

REPRESENTATIVE OFFICES OF DOMESTIC BANKS (Continued)

| NAME AND ADDRESS OF PARENT BANK | OFFICE LOCATION |
|---|---|
| Continental Illinois National Bank and Trust Company of Chicago<br>Chicago, Illinois | Atlanta |
| Dominion Federal Savings and Loan Association<br>McLean, Virginia | Marietta<br>Norcross |
| First Alabama Bancshares, Inc.<br>Montgomery, Alabama | Columbus<br>Albany |
| First American Savings Bank, FSB<br>Greensboro, North Carolina | Atlanta |
| First Chicago Corporation<br>Chicago, Illinois | Atlanta |
| First Columbia Bank<br>Martinez, Georgia | Martinez |
| First Federated Savings Bank<br>North Palm Beach, Florida | Atlanta |
| First Gibralter Mortgage Corp.<br>Dallas, Texas | Atlanta |
| First Illinois Corporation<br>Evanston, Illinois | Various |
| First Mutual Savings Association of Florida<br>Pensacola, Florida | Atlanta |
| First Southern Mortgage Corporation<br>Mobile, Alabama | Atlanta<br>Savannah |
| Georgia Railroad Bank & Trust Company<br>Augusta, Georgia | Augusta |
| Great Western Financial Corporation<br>Beverly Hills, California | Atlanta |
| Heritage Bancshares, Inc.<br>Atlanta, Georgia | Marietta<br>Fayetteville |
| Irving Bank Corporation<br>New York, New York | Atlanta |
| Irving Savings & Loan Assoc.<br>North Haledon, New Jersey | Atlanta |

REPRESENTATIVE OFFICES OF DOMESTIC BANKS (Continued)

| NAME AND ADDRESS OF PARENT BANK | OFFICE LOCATION |
|---|---|
| Manufacturers Hanover Corporation<br>New York, New York. . . . . | Various |
| Marine Midland Bank (Delaware), National Association<br>Wilmington, Delaware . . . . . | Atlanta |
| Maryland National Bank<br>Baltimore, Maryland . . . . . | Marietta |
| NCNB National Bank of North Carolina<br>Charlotte, North Carolina . . . . . | Atlanta |
| Pickens County Bank<br>Jasper, Georgia . . . . . | Woodstock |
| Provident National Bank<br>Philadelphia, Pennsylvania. . . . . | Atlanta |
| Savings Financial Corporation<br>Lake Jackson, Texas . . . . . | Atlanta |
| Security Pacific Corporation<br>Los Angeles, California . . . . . | Various |
| Standard Federal Savings and Loan Association of Gaithersburg, Maryland<br>Gaithersburg, Maryland. . . . . | Atlanta |
| Trust Company of Georgia<br>Atlanta . . . . . | Various |
| Union Trust Bancorp<br>Baltimore, Maryland . . . . . | Various |
| United Virginia Bank<br>Richmond, Virginia. . . . . | Atlanta |

## SUMMARY OF ACTIVITIES OF STATE CHARTERED CREDIT UNIONS

### CHARTER APPLICATIONS APPROVED

NONE

### APPLICATIONS FOR VOLUNTARY LIQUIDATIONS AND/OR MERGERS

| NAME OF CREDIT UNION | LOCATION | ACTIVITY | APPROVED | COMPLETED |
|---|---|---|---|---|
| AGH Employees' | Athens | Merger | 9-05-85 | 1-15-86 |
| Amarlite Employees' | Atlanta | Merger | 3-05-86 | 7-03-86 |
| Gaylord Employees' | Atlanta | Merger | 2-24-86 | 8-04-86 |

### SUMMARY OF ADDITIONS AND DELETIONS DURING 1986

| | |
|---|---|
| IN OPERATION JANUARY 1, 1986 | 159 |
| CREDIT UNIONS OPENING DURING YEAR | +0 |
| CREDIT UNIONS DELETED BY MERGERS AND LIQUIDATIONS | -3 |
| TOTAL ACTIVE CREDIT UNIONS IN OPERATION DECEMBER 31, 1986 | 156 |

## RECEIVERSHIP LIQUIDATIONS

| NAME OF CREDIT UNION | LOCATION | CLOSED | RECEIVER OR DEPUTY RECEIVER |
|---|---|---|---|
| Augusta Plant, TRW United Greenfield Divisions Employees' Credit Union | Augusta | 3-09-79 | GCUDIC |
| Unpaid Claims | | | $15,719.88 |
| Liquidation Expenses Payable | | | -0- |
| Estimated Value of Remaining Assets | | | 1,000.00 |
| Marion Manufacturing Credit Union | Atlanta | 5-15-81 | GCUDIC |
| Unpaid Claims | | | $ 6,935.08 |
| Liquidation Fees Payable | | | -0- |
| Estimated Value of Remaining Assets | | | 2,210.00 |
| SAV Employees' Credit Union | Atlanta | 9-23-76 | GCUDIC |
| Unpaid Claims | | | $22,257.64 |
| Liquidation Fees Payable | | | -0- |
| Estimated Value of Remaining Assets | | | -0- |
| DDI Employees' Credit Union | Dalton | 7-29-80 | GCUDIC |
| Unpaid Claims | | | $ 320.06 |
| Estimated Value of Remaining Assets | | | 300.00 |

## LIST OF STATE CREDIT UNIONS

| CITY | COUNTY | NAME OF CREDIT UNION | CHARTER DATE | *TOTAL ASSETS |
|---|---|---|---|---|
| Albany | Dougherty | Albany Federal Employees | 12-14-33 | 3,724 |
| Albany | Dougherty | Keenan | 12-29-36 | 856 |
| Albany | Dougherty | Phoebe Putney Employees' | 5-15-74 | 827 |
| Americus | Sumter | Sumter County Teachers | 4-04-36 | 232 |
| Athens | Clarke | Athens Division | 3-07-29 | 3,095 |
| Athens | Clarke | Dairy-Pak Athens | 3-25-57 | 739 |
| Athens | Clarke | Educators' | 5-18-59 | 258 |
| Atlanta | Fulton | A D Co. Employees | 4-10-53 | 537 |
| Atlanta | Fulton | American Freight System Employees | 11-07-80 | 17,256 |
| Atlanta | Fulton | AMILSCO | 2-24-60 | 45 |
| Atlanta | Fulton | Associated | 1-23-56 | 20,569 |
| Atlanta | Fulton | Atlanta City Employees | 8-30-28 | 12,698 |
| Atlanta | Fulton | Atlanta Coca-Cola Bottling Co. Employees' | 5-04-73 | 8,462 |
| Atlanta | Fulton | Atlanta Cooperative Credit Association | 2-02-39 | 400 |
| Atlanta | Fulton | Atlanta Postal | 11-03-25 | 280,599 |
| Atlanta | Fulton | Atlanta Railway Postal Clerks | 3-15-28 | 14,851 |
| Atlanta | Fulton | Atlanta Teachers | 11-26-26 | 25,140 |
| Atlanta | Fulton | Atlantic Steel | 11-26-26 | 10,192 |
| Atlanta | Cobb | Chevron Southern | 11-23-33 | 2,009 |
| Atlanta | Fulton | Delta Employees | 3-08-40 | 408,704 |
| Atlanta | Cobb | Employees Credit Union Swift and Company | 4-27-33 | 189 |
| Atlanta | Fulton | The Federal Employees | 3-31-30 | 106,717 |
| Atlanta | Fulton | GPC Credit Association | 6-10-74 | 3,868 |
| Atlanta | DeKalb | GTA | 10-01-75 | 6,023 |
| Atlanta | DeKalb | Georgia Central | 5-01-36 | 255,229 |
| Atlanta | Fulton | Georgia Department of Human Resources | 7-30-51 | 5,047 |
| Atlanta | Fulton | Georgia Department of Labor (Formerly Georgia E.S.A.) | 1-05-40 | 2,936 |
| Atlanta | Fulton | Georgia Department of Public Safety | 6-22-70 | 2,825 |
| Atlanta | Fulton | Georgia DOT | 11-19-51 | 12,471 |
| Atlanta | Cobb | Georgia International | 12-10-62 | 781 |
| Atlanta | Fulton | Georgia State Department of Education | 3-15-54 | 6,111 |
| Atlanta | Fulton | Georgia Telco | 12-06-43 | 333,199 |
| Atlanta | Fulton | H M B Employees | 1-11-73 | 2,320 |
| Atlanta | Fulton | Hospital Authority Employees | 5-15-46 | 10,465 |
| Atlanta | Fulton | IBEW Local 613 | 7-21-80 | 2,742 |
| Atlanta | Fulton | Journal-Constitution Employees | 4-30-28 | 6,751 |
| Atlanta | Fulton | Mead Employees' | 4-30-28 | 3,663 |
| Atlanta | Fulton | Munford Employees | 6-14-73 | 721 |
| Atlanta | DeKalb | Mutual Savings | 12-23-33 | 21,851 |

* AMOUNTS IN THOUSANDS

## LIST OF STATE CREDIT UNIONS

| CITY | COUNTY | NAME OF CREDIT UNION | CHARTER DATE | *TOTAL ASSETS |
|---|---|---|---|---|
| Atlanta | Fulton | Piedmont Hospital | 3-29-74 | 1,271 |
| Atlanta | DeKalb | Reliance | 1-23-78 | 15,735 |
| Atlanta | Fulton | Rich's Employees | 3-04-38 | 19,604 |
| Atlanta | Fulton | S. M. C. R. C. | 1-10-39 | 313 |
| Atlanta | Fulton | Sewell Employees | 1-14-75 | 800 |
| Atlanta | Fulton | Southern Freight Bureau Employees | 11-19-35 | 350 |
| Atlanta | Fulton | State Employees | 11-14-61 | 23,038 |
| Atlanta | Fulton | The Thrift | 10-24-28 | 12,750 |
| Atlanta | Fulton | United Family Employees | 8-07-56 | 1,355 |
| Atlanta | Fulton | USSAC | 3-24-33 | 743 |
| Atlanta | Fulton | Williams Bros. Employees' Savings and Credit Association | 9-20-78 | 2,060 |
| Augusta | Richmond | Health Center | 1-16-76 | 4,840 |
| Augusta | Richmond | King Mill Savings & Credit Association | 6-20-57 | 3,711 |
| Augusta | Richmond | Richmond County Health Department Employees | 12-20-52 | 316 |
| Bainbridge | Decatur | Amoco Fabrics Company Credit Association | 1-31-75 | 1,493 |
| Baldwin | Banks | Fieldale | 10-10-80 | 1,945 |
| Brunswick | Glynn | Glynn County Federal Employees | 4-03-53 | 3,388 |
| Buford | Gwinnett | Lovable | 11-05-84 | 147 |
| Calhoun | Gordon | Calhoun-Gordon County Educators' | 1-14-75 | 364 |
| Calhoun | Gordon | Crown Crafts, Inc. Employees | 6-11-76 | 316 |
| Carnesville | Franklin | Bulldog Trucking Employees | 2-16-84 | 545 |
| Carrollton | Carroll | Fashion Star | 1-04-85 | 119 |
| Cartersville | Bartow | Stratton Industries Credit Association | 10-20-81 | 290 |
| Chatsworth | Murray | Cumberland Credit Association | 10-02-81 | 325 |
| College Park | Fulton | Associated Grocers | 6-29-32 | 711 |
| Columbus | Muscogee | W. C. Bradley Employees' Credit Association | 9-30-75 | 193 |
| Columbus | Muscogee | "CPC" | 2-15-73 | 28 |
| Columbus | Muscogee | Columbus Coca-Cola Employees | 10-06-48 | 85 |
| Columbus | Muscogee | Columbus Health & Hospital | 11-25-53 | 1,458 |
| Columbus | Muscogee | Columbus Postal | 1-07-27 | 17,128 |
| Columbus | Muscogee | Columbus Regional Hospital | 7-18-75 | 141 |
| Columbus | Muscogee | Gas Light Employees | 11-12-57 | 294 |
| Columbus | Muscogee | Swift | 2-26-65 | 1,124 |
| Columbus | Muscogee | Tom's Credit Association | 11-03-81 | 1,196 |
| Cordele | Crisp | Harris Employees | 5-19-47 | 489 |
| Cornelia | Habersham | Ethicon | 1-30-79 | 2,163 |
| Cornelia | Habersham | Statco | 1-18-65 | 862 |
| Cuthbert | Randolph | Day Company Inc., Employees | 6-10-81 | 28 |
| Dalton | Whitfield | N. G. E. M. C. | 8-27-52 | 653 |
| Dalton | Whitfield | Tappan Employees | 5-06-80 | 111 |

* AMOUNTS IN THOUSANDS

## LIST OF STATE CREDIT UNIONS

| CITY | COUNTY | NAME OF CREDIT UNION | CHARTER DATE | *TOTAL ASSETS |
|---|---|---|---|---|
| Dalton | Whitfield | Whitfield County Postal Employees | 3-02-51 | 614 |
| Decatur | DeKalb | Decatur Postal Employees | 10-30-51 | 4,072 |
| Decatur | DeKalb | Decatur Teachers | 11-16-55 | 499 |
| Decatur | DeKalb | GAE Members | 10-04-84 | 437 |
| Decatur | DeKalb | Kraft Employees | 5-29-34 | 7,303 |
| Decatur | DeKalb | The Woodco | 6-17-53 | 344 |
| Doraville | DeKalb | F. D. & L. Employees | 6-03-45 | 1,528 |
| Douglas | Coffee | Coffee General Hospital Employees | 3-03-72 | 123 |
| Dry Branch | Bibb | Georgia Kaolin Employees | 1-08-51 | 885 |
| Dublin | Laurens | Dublin Federal Employees | 1-16-51 | 2,215 |
| East Point | Fulton | Colonial Employees | 8-13-29 | 9,486 |
| East Point | Fulton | East Point Municipal Employees | 3-06-41 | 704 |
| East Point | Fulton | Fulton Teachers | 11-02-30 | 10,811 |
| East Point | Fulton | Perry Communications | 8-27-62 | 349 |
| Fayetteville | Fayette | Christian Churches | 4-28-80 | 393 |
| Fitzgerald | Ben Hill | P. H. P. Credit Association | 4-05-76 | 1,235 |
| Forest Park | Clayton | Employees Savings & Credit Assn. | 8-21-80 | 3,872 |
| Forest Park | Clayton | ** Sexton Atlanta Employees | 1-12-45 | |
| Fort McPherson | Fulton | Fort McPherson | 7-23-48 | 9,248 |
| Gainesville | Hall | HCH Employees' | 10-15-74 | 744 |
| Gordon | Wilkinson | White Gold | 5-15-79 | 574 |
| Griffin | Spalding | Launderers & Cleaners | 3-09-72 | 2,580 |
| Hapeville | Fulton | Hapeville Auto Employees | 7-09-82 | 6,189 |
| Hapeville | Fulton | Hapeville Employees' | 3-29-79 | 941 |
| Hazlehurst | Jeff Davis | H and S Employees Credit Association | 8-02-72 | 205 |
| Hazlehurst | Jeff Davis | Patchogue-Plymouth Employees Credit Association | 8-15-68 | 3,002 |
| Helen | White | Orbit Savings & Credit Association | 9-27-77 | 224 |
| Jackson | Butts | CGEMC Employees | 9-09-53 | 496 |
| Jonesboro | Clayton | Tara | 1-05-71 | 7,616 |
| LaFayette | Walker | Roper LaFayette Employees' | 3-29-74 | 526 |
| Macon | Bibb | City Employees | 2-28-51 | 590 |
| Macon | Bibb | Federal Employees | 2-01-26 | 4,019 |
| Macon | Bibb | Georgia Kraft Employees | 1-31-49 | 5,619 |
| Macon | Bibb | Macon Firemen's | 4-18-42 | 598 |
| Macon | Bibb | Macon Oil Processors | 3-12-46 | 1,450 |
| Macon | Bibb | Macon Police | 10-02-50 | 495 |
| Macon | Bibb | Macon Water Works | 7-11-50 | 174 |
| Macon | Bibb | Medical Center of Central Georgia | 12-01-71 | 2,789 |
| Macon | Bibb | Smith and Sons Employees | 6-07-73 | 474 |
| Marietta | Cobb | C-MAR | 10-29-64 | 8,045 |
| Marietta | Cobb | Kennestone Regional | 6-10-81 | 3,886 |

* AMOUNTS IN THOUSANDS
** MERGER IN PROCESS

## LIST OF STATE CREDIT UNIONS

| CITY | COUNTY | NAME OF CREDIT UNION | CHARTER DATE | *TOTAL ASSETS |
|---|---|---|---|---|
| McIntyre | Wilkinson | Engelhard Employees | 3-04-80 | 255 |
| Milledgeville | Baldwin | Baldwin County Hospital Employees | 1-06-58 | 735 |
| Milledgeville | Baldwin | Central State Hospital | 8-28-52 | 7,501 |
| Montezuma | Macon | Southern Frozen Foods Employees | 11-22-72 | 368 |
| Moultrie | Colquitt | Employees Credit Union, C/O New Sipco, Inc. | 4-24-33 | 136 |
| Moultrie | Colquitt | Moultrie Container Employees | 3-01-83 | 290 |
| Nashville | Berrien | Nashville Mills Employees Association | 11-21-72 | 3,139 |
| Norcross | Gwinnett | Genuine Parts | 1-25-37 | 1,872 |
| Norcross | Gwinnett | Rock-Tenn Company Employees | 7-30-74 | 2,021 |
| Pine Mountain | Harris | Callaway Gardens | 7-26-77 | 457 |
| Ringgold | Catoosa | Salem Carpet Mills | 7-06-73 | 1,140 |
| Rome | Floyd | Floyd County Postal Employees | 4-17-26 | 903 |
| Rome | Floyd | Northwest Georgia | 11-25-81 | 9,556 |
| Rome | Floyd | Rome Kraft Employees | 3-31-55 | 7,540 |
| Savannah | Chatham | Family Lines Credit Union of Savannah | 12-29-28 | 5,293 |
| Savannah | Chatham | G. P. A. | 11-17-52 | 2,665 |
| Savannah | Chatham | Health Employees Chatham County | 8-01-55 | 1,333 |
| Savannah | Chatham | Savannah Electric and Power Employees | 4-11-39 | 2,270 |
| Savananh | Chatham | Savannah Federal | 6-10-31 | 3,276 |
| Savannah | Chatham | Savannah J-Mers | 9-18-64 | 489 |
| Savannah | Chatham | Savannah Postal | 6-23-52 | 4,088 |
| Savannah | Chatham | Savannah Regional Hospital | 4-17-72 | 498 |
| Savannah | Chatham | Southern States Employees | 12-03-70 | 124 |
| Savannah | Chatham | Workmen's Circle | 2-06-50 | 6,223 |
| Sea Island | Glynn | Sea Island Employees | 5-27-80 | 5,708 |
| Statesboro | Bulloch | Central Ogeechee River Educators (CORE) | 6-21-74 | 2,698 |
| Tallapoosa | Haralson | Dixisteel | 4-13-62 | 752 |
| Thomasville | Thomas | Davis Employees Credit Association | 10-13-70 | 491 |
| Thomasville | Thomas | Flowers Employees Credit League | 11-17-71 | 8,989 |
| Toccoa | Stephens | North Georgia | 3-29-82 | 5,178 |
| Toccoa | Stephens | Wright Manufacturing Employees | 11-18-63 | 2,441 |
| Valdosta | Lowndes | South Georgia Area Public Employees | 7-19-82 | 821 |
| Valdosta | Lowndes | Valdosta Educators | 11-28-72 | 1,559 |
| Valdosta | Lowndes | Valdosta Onized | 7-30-54 | 11,248 |
| Warner Robins | Houston | Warner Robins Employees | 10-09-69 | 1,235 |
| Wrens | Jefferson | Georgia-Tennessee Mining and Chemical Employees | 3-31-70 | 32 |

* AMOUNTS IN THOUSANDS

DEPARTMENT OF BANKING & FINANCE
STATE OF GEORGIA
ABSTRACT REPORT OF CONDITION OF STATE CREDIT UNIONS IN GEORGIA
AS OF DECEMBER 31, 1986
WITH COMPARATIVE STATEMENT AS OF DECEMBER 31, 1985
(Amounts in Thousands)

| | DEC. 31, 1986 | % TOTAL ASSETS | DEC. 31 1985 | % TOTAL ASSETS | AMOUNT + OR - | % + OR - |
|---|---|---|---|---|---|---|
| NO. OF CREDIT UNIONS | 156 | | 159 | | | |
| NO. OF PRIMARY MEMBERS | 441,419 | | 419,923 | | | |
| ASSETS | | | | | | |
| Cash & Demand Deposits | $ 42,417 | 2.2% | $ 22,883 | 1.5% | $ 19,534 | 85.4% |
| U.S. Govt. Obligations | 343,010 | 17.8% | 296,731 | 19.1% | 46,279 | 15.6% |
| Corporate Credit Unions | 329,885 | 17.1% | 215,478 | 13.9% | 114,407 | 53.1% |
| Other Investments | 327,985 | 17.0% | 241,149 | 15.5% | 86,836 | 36.0% |
| Net Loans | 855,512 | 44.4% | 752,266 | 48.4% | 103,246 | 13.7% |
| fixed Assets | 9,692 | .5% | 7,636 | .5% | 2,056 | 26.9% |
| Other Assets | 17,765 | .9% | 16,569 | 1.1% | 1,196 | 7.2% |
| TOTAL ASSETS | $1,926,266 | 100.0% | $1,552,712 | 100.0% | $373,554 | 24.1% |
| LIABILITIES | | | | | | |
| Share Drafts (Demand Deposits) | $ 93,327 | 4.8% | $ 67,937 | 4.4% | $ 25,390 | 37.4% |
| All Other Deposits | 1,701,488 | 88.3% | 1,360,267 | 87.6% | 341,221 | 25.1% |
| Div./Int. Payable | 7,021 | .4% | 7,568 | .5% | (547) | -7.2% |
| Notes Payable | 5,142 | .3% | 23,437 | 1.5% | (18,295) | -78.1% |
| Accounts Payable and Other Liabilities | 2,891 | .1% | 2,439 | .1% | 452 | 18.5% |
| TOTAL LIABILITIES | $1,809,869 | 94.0% | $1,461,648 | 94.1% | $348,221 | 23.8% |
| EQUITY CAPITAL | | | | | | |
| Member Shares | $ 5,589 | .3% | $ 4,818 | .3% | $ 771 | 16.0% |
| Reserves | 58,860 | 3.1% | 48,182 | 3.1% | 10,678 | 22.2% |
| Undivided Earnings | 51,948 | 2.7% | 38,064 | 2.5% | 13,884 | 36.5% |
| TOTAL EQUITY CAPITAL | 116,397 | 6.0% | 91,064 | 5.9% | 25,333 | 27.8% |
| TOTAL LIABILITIES AND EQUITY CAPITAL | $1,926,266 | 100.0% | $1,552,712 | 100.0% | $373,554 | 24.1% |

DEPARTMENT OF BANKING & FINANCE
STATE OF GEORGIA
COMPARATIVE STATEMENT OF EARNINGS AND EXPENSE
OF
STATE CREDIT UNIONS IN GEORGIA
FOR
CALENDAR YEARS ENDING DECEMBER 31, 1986 AND DECEMBER 31, 1985
(Amounts in Thousands)

| | DEC. 31 1986 | % TOTAL INCOME | DEC. 31 1985 | % TOTAL INCOME | AMOUNT + OR - | % + OR - |
|---|---|---|---|---|---|---|
| OPERATING INCOME | | | | | | |
| Interest on Loans | $ 104,783 | 59.4% | $ 95,381 | 59.6% | $ 9,402 | 9.9% |
| Income from Investments | 66,168 | 37.5% | 60,333 | 37.7% | 5,835 | 9.7% |
| Other Income | 5,473 | 3.1% | 4,241 | 2.7% | 1,232 | 29.0% |
| TOTAL OPERATING INCOME | $ 176,424 | 100.0% | $ 159,955 | 100.0% | $ 16,469 | 10.3% |
| OPERATING EXPENSES | | | | | | |
| Empl. Comp. & Benefits | $ 15,804 | 9.0% | $ 13,448 | 8.4% | $ 2,356 | 17.5% |
| Office Expenses | 7,724 | 4.4% | 6,142 | 3.8% | 1,582 | 25.8% |
| Interest on Borrowed Money | 125 | .1% | 17 | .0% | 108 | 635.3% |
| Other Expenses | 10,232 | 5.8% | 9,251 | 5.8% | 981 | 10.6% |
| TOTAL OPERATING EXPENSES | $ 33,885 | 19.2% | $ 28,858 | 18.0% | $ 5,027 | 17.4% |
| INCOME BEFORE RESERVE TRANSFERS & SECURITIES GAINS/ LOSSES | $ 142,539 | 80.8% | $ 131,097 | 82.0% | $ 11,442 | 8.7% |
| Net Reserve Transfer | 9,020 | 5.1% | 9,022 | 5.6% | (2) | -.0% |
| INCOME BEFORE SECURITIES GAINS/LOSSES | $ 133,519 | 75.7% | $ 122,075 | 76.3% | $ 11,444 | 9.4% |
| Securities Gains/ Losses, Net | (174) | -.1% | 1,338 | .8% | (1,512) | -113.0% |
| NET INCOME AVAILABLE FOR DIVIDENDS | $ 133,345 | 75.6% | $ 123,413 | 77.2% | $ 9,932 | 8.0% |
| Dividends/Interest on Shares & Deposits | 115,432 | 65.4% | 111,220 | 69.5% | 4,212 | 3.8% |
| NET INCOME RETAINED | $ 17,913 | 10.2% | $ 12,193 | 7.6% | $ 5,720 | 46.9% |

## LIST OF STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS

| CITY | COUNTY | NAME OF SAVINGS & LOAN | CHARTER DATE | BEGIN BUSINESS | TOTAL ASSETS* |
|---|---|---|---|---|---|
| Conyers | Rockdale | Heritage Trust | 8-14-81 | 9-27-83 | 20,960 |
| Marietta | Cobb | Cobb Savings and Loan Association | 1-13-81 | 11-01-82 | 63,303 |
| Toccoa | Stephens | 1st Franklin Savings & Loan Association | 3-15-84 | 7-23-84 | 9,911 |

## LIST OF STATE-CHARTERED SAVINGS BANK

| | | | | | |
|---|---|---|---|---|---|
| Winterville | Clarke | Southern Heritage Savings Bank | 4-02-85 | 10-25-85 | 15,120 |

* AMOUNTS IN THOUSANDS

## SUMMARY OF ACTIVITIES OF STATE SAVINGS AND LOAN ASSOCIATIONS

NORTH GEORGIA SAVINGS AND LOAN ASSOCIATION, INC
Canton, GA

Amendment of Articles of Incorporation, Approved October 22, 1986

(1) Changed name from North Georgia Savings and Loan Association, Inc. to North Georgia Bank.

(2) Changed the status of the Corporation from a State Savings and Loan Association to a State Bank.

## SUMMARY OF ACTIVITIES OF STATE SAVINGS AND LOAN ASSOCIATIONS
(Continued)

INVESTORS TRUST SAVINGS AND LOAN ASSOCIATION
Duluth, GA

Amendment of Articles of Incorporation, Approved August 21, 1986

(1) Changed name from Investors Trust Savings and Loan Association to Investors Bank & Trust.

(2) Changed the status of the Corporation from a State Savings and Loan Association to a State Bank.

(3) Acquired full trust powers.

MOUNTAIN SAVINGS AND LOAN ASSOCIATION
Hiawassee, GA

Amendment of Articles of Incorporation, Approved March 28, 1986.

(1) Changed name from Mountain Savings and Loan to Mountain Bank of Georgia.

(2) Changed the status of the Corporation from a State Savings and Loan Association to a State Bank.

METRO SAVINGS BANK
Sandy Springs, GA

Amendment of Articles of Incorporation, Approved May 19, 1986.

(1) Changed name from Metro Savings Bank to Metro Bank.

(2) Changed the status of the Corporation from a State Savings Bank to a State Bank.

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT OF REPORTS OF CONDITION OF STATE SAVINGS AND LOAN ASSOCIATIONS
AS OF DECEMBER 31, 1986
WITH COMPARATIVE STATEMENT AS OF DECEMBER 31, 1985

| | *Dec 31, 1986<br>3 Association | *Dec. 31, 1985<br>6 Associations |
|---|---|---|
| ASSETS | | |
| Cash and due from Depository Institutions | $10,236 | $12,709 |
| Securities | 9,981 | 10,843 |
| Federal Funds Sold and Securities Purchased Under Agreements to Resell | 7,471 | 16,530 |
| Gross Loans and Lease Financing Receivables | 62,711 | 96,665 |
| Reserve for Loan Losses and Lease Losses | (519) | (713) |
| Unearned Income | (969) | (870) |
| Net Loans and Lease Financing Receivables | 61,223 | 95,082 |
| Savings & Loan Premises, Furniture and Fixtures | 2,062 | 5,177 |
| Other Real Estate Owned | 704 | 630 |
| Other Assets | 2,497 | 3,086 |
| TOTAL ASSETS | $94,174 | $144,057 |
| LIABILITIES | | |
| Demand deposits of IPC - Domestic | $17,357 | $13,873 |
| Time and Savings Deposits of IPC - Domestic | 61,979 | 93,338 |
| Deposits of U. S. Government | 1 | 43 |
| Deposits of SCM | 2 | 14,829 |
| All Other Deposits | 13 | 619 |
| Certified and Officers' Checks | 3,678 | 3,614 |
| Total Deposits | $83,030 | $126,316 |
| Other Liabilities | 3,905 | 4,789 |
| TOTAL LIABILITIES | $86,935 | $131,105 |
| EQUITY CAPITAL | | |
| Common Stock | $2,774 | $4,950 |
| Surplus | 4,455 | 8,279 |
| Undivided Profits and Capital Reserves | 10 | (277) |
| TOTAL EQUITY CAPITAL | $7,239 | $12,952 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | $94,174 | $144,057 |

* AMOUNTS IN THOUSANDS

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES OF
STATE SAVINGS AND LOAN ASSOCIATIONS IN GEORGIA
FOR CALENDAR YEARS ENDING DECEMBER 31, 1986 AND DECEMBER 31, 1985

| | *Dec 31, 1986<br>3 Associations | *Dec. 31, 1985<br>6 Associations |
|---|---|---|
| INTEREST INCOME | | |
| Interest and Fees on Loans | $7,789 | $11,863 |
| Income From Lease Financing Receivables | | 43 |
| Interest on Balances with Depository Institutions | 191 | 197 |
| Income on Federal Funds Sold and Securities Purchased Under Agreements to Resell | 590 | 1,011 |
| Interest and Dividends From Securities | 709 | 936 |
| TOTAL INTEREST INCOME | $9,279 | $14,050 |
| INTEREST EXPENSE | | |
| Interest on Deposits | $4,515 | $8,178 |
| Expense of Federal Funds Purchased and Securities Sold Under Agreements to Repurchase | 307 | 97 |
| Interest on Other Borrowed Money | 0 | 173 |
| Interest on Subordinated Notes and Debentures | 0 | 0 |
| TOTAL INTEREST EXPENSE | $4,822 | $8,448 |
| NET INTEREST INCOME | 4,457 | 5,602 |
| TOTAL NONINTEREST INCOME | 3,430 | 2,205 |
| OVERHEAD EXPENSE | | |
| Salaries and Employee Benefits | 2,980 | 3,591 |
| Net Occupancy Expense of Savings and Loan Premises, Furniture and Equipment Expenses | 1,512<br>0 | 1,000 |
| Other Noninterest Expenses | 1,906 | 2,786 |
| TOTAL OVERHEAD EXPENSES | $6,398 | $7,377 |
| PROVISION FOR LOAN LOSSES | 448 | 627 |
| SECURITIES GAINS AND LOSSES | 252 | 0 |
| NET OPERATING INCOME BEFORE TAXES | 1,293 | (197) |
| APPLICABLE INCOME TAXES | 562 | 132 |
| NET OPERATING INCOME AFTER TAXES | 731 | (329) |
| EXTRAORDINARY INCOME OR EXPENSES, NET | 0 | 0 |
| NET INCOME | $731 | ($329) |

* AMOUNTS IN THOUSANDS

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT OF REPORTS OF CONDITION OF STATE SAVINGS BANKS
AS OF DECEMBER 31, 1986
WITH COMPARATIVE STATEMENT AS OF DECEMBER 31, 1985

| | *Dec. 31, 1986<br>1 Savings Bank | *Dec. 31, 1985<br>2 Savings Banks |
|---|---|---|
| ASSETS | | |
| Cash and Due from Depository Institutions | $ 1,507 | $ 6,177 |
| Securities | 1,821 | 3,544 |
| Federal Funds Sold and Securities Purchased Under Agreements to Resell | 500 | 1,660 |
| Gross Loans and Lease Financing Receivables | 10,307 | 27,441 |
| Reserve for Loan Losses and Lease Losses | (95) | (253) |
| Unearned Income | 0 | (16) |
| Net Loans and Lease Financing Receivables | 10,212 | 27,172 |
| Savings & Loan Premises, Furniture and Fixtures | 816 | 1,087 |
| Other Real Estate Owned | 0 | 0 |
| Other Assets | 264 | 481 |
| TOTAL ASSETS | $ 15,120 | $40,121 |
| LIABILITIES | | |
| Demand Deposits of IPC - Domestic | $ 939 | $ 894 |
| Time and Savings Deposits of IPC - Domestic | 11,557 | 32,536 |
| Deposits of U. S. Government | 8 | 0 |
| Deposits of SCM | 222 | 373 |
| All Other Deposits | 159 | 100 |
| Certified and Officers' Checks | 1 | 46 |
| Total Deposits | $ 12,886 | $33,949 |
| Other Liabilities | 720 | 2,007 |
| TOTAL LIABILITIES | $ 13,606 | $35,956 |
| EQUITY CAPITAL | | |
| Common Stock | $ 1,308 | $ 2,180 |
| Surplus | 262 | 2,297 |
| Undivided Profits and Capital Reserves | (56) | (312) |
| TOTAL EQUITY CAPITAL | $ 1,514 | $ 4,165 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | $ 15,120 | $ 40,121 |

* AMOUNTS IN THOUSANDS

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES OF
STATE SAVINGS BANKS IN GEORGIA
FOR CALENDAR YEARS ENDING DECEMBER 31, 1986 AND DECEMBER 31, 1985

| | *Dec. 31, 1986<br>1 Savings Bank | *Dec. 31, 1985<br>2 Savings Banks |
|---|---|---|
| INTEREST INCOME | | |
| Interest and Fees on Loans | $ 779 | $ 2,058 |
| Income From Lease Financing | 0 | 0 |
| Interest on Balances with Depository Institutions | 34 | 842 |
| Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell | 121 | 147 |
| Interest and Dividends From Securities | 117 | 69 |
| TOTAL INTEREST INCOME | $ 1,051 | $ 3,116 |
| INTEREST EXPENSE | | |
| Interest on Deposits | $ 715 | $ 2,138 |
| Expense of Federal Funds Purchased and Securities Sold Under Agreements to Repurchase | 0 | 0 |
| Interest on Other Borrowed Money | 0 | 3 |
| Interest on Subordinated Notes and Debentures | 53 | 0 |
| TOTAL INTEREST EXPENSE | $ 768 | $ 2,141 |
| NET INTEREST INCOME | 283 | 975 |
| TOTAL NONINTEREST INCOME | 268 | 39 |
| OVERHEAD EXPENSE | | |
| Salaries and Employee Benefits | 311 | 465 |
| Net Occupancy Expense of Savings & Loan Premises, Furniture and Equipment Expenses | 39 | 225 |
| Other Noninterest Expenses | 274 | 299 |
| TOTAL OVERHEAD EXPENSES | $ 624 | $ 989 |
| PROVISION FOR LOAN LOSSES | 90 | 260 |
| SECURITIES GAINS OR LOSSES | 0 | 0 |
| NET OPERATING INCOME BEFORE TAXES | (163) | (235) |
| APPLICABLE INCOME TAXES | 0 | 0 |
| NET OPERATING INCOME AFTER TAXES | (163) | (235) |
| EXTRAORDINARY INCOME OR EXPENSES, NET | 0 | 0 |
| NET INCOME | $(163) | $ (235) |

* AMOUNTS IN THOUSANDS

# FIRMS AUTHORIZED TO SELL CHECKS UNDER THE GEORGIA SALE OF CHECKS ACT

(Chapter 7-1-680-692, Financial Institutions Code of Georgia)

All State and National Banks, State and Federal Savings and Loan Associations, Federal Savings Banks, State and Federal Credit Unions maintaining their principal place of business in Georgia. A listing of State and National Banks, State Savings and Loan Associations and State Credit Unions is included herein. A listing of Federal Savings and Loan Associations, Federal Savings Banks, and Federal Credit Unions may be obtained from the appropriate Federal regulatory agency; i.e., Federal Home Loan Bank of Atlanta, National Credit Union Administration.

| NAME | LOCATION | TOTAL NO. OF GEORGIA AGENTS |
|---|---|---|
| American Express Travel Related Services Company, Inc. | New York, NY | 799 |
| Atlanta Cash It Here, Inc. (Discontinued Sales) | Atlanta, GA | 0 |
| BA Cheque Corporation & BankAmerican Corporation | San Francisco, CA | 303 |
| Barclays Bank PLC | New York, NY | 277 |
| The Chase Manhattan Corporation (Acquired By Barclays Bank PLC) | New York, NY | 0 |
| The Circle K Corporation | Phoenix, AZ | 50 |
| Citicorp & Citicorp Service, Inc. | Chicago, IL | 225 |
| Comdata Network, Inc. | Nashville, TN | 216 |
| Deak Georgia, Inc. | Atlanta, GA | 0 |
| First Security Money Orders, Inc. (Discontinued Sales) | Beaufort, SC | 0 |
| Munford, Inc. | Atlanta, GA | 193 |
| National Money Orders, Inc. | Houston, TX | 35 |
| Republic Money Orders, Inc. | Dallas, TX | 577 |
| Societe Francaise du Cheque de Voyage | New York, NY | 10 |
| Swiss Bank Corporation | New York, NY | |
| Thomas Cook, Inc. | Princeton, NJ | 85 |
| Travelers Express Company, Inc. | Minneapolis, MN | 1,276 |
| Travellers Cheque Associates Ltd. | New York, NY | 14 |

GEORGIA CREDIT UNION DEPOSIT INSURANCE CORPORATION

STATEMENT OF ASSETS AND LIABILITIES

| | 12-31-86 | 12-31-85 |
|---|---|---|
| ASSETS | | |
| Cash in Bank | $ 9,242 | $ 19,159 |
| Investments - Certificates of Deposits, etc. | 7,961,371 | 6,688,389 |
| Due from Members | 0 | 17,726 |
| Due from Credit Unions in Liquidation | 2,333 | 6,773 |
| Fixed Assets | 21,217 | 20,045 |
| Other Assets | 44,940 | 83,322 |
| TOTAL ASSETS | $8,039,103 | $6,835,414 |
| LIABILITIES, RESERVES, CAPITAL | | |
| Miscellaneous Accounts Payable | $ 15,887 | $ 11,936 |
| Reserve Against Insurance Liabilities | 5,066,292 | 4,280,066 |
| Capital - Members' Paid-in Fees | 2,956,924 | 2,543,412 |
| TOTAL LIABILITIES, RESERVES, CAPITAL | $8,039,103 | $6,835,414 |

FROM

DEPARTMENT OF BANKING AND FINANCE

2990 BRANDYWINE ROAD

SUITE 200

ATLANTA, GEORGIA 30341-5565

TO Congressional Information Service
ATTENTION: S.R.I
4520 East West Highway
Bethesda, Maryland 20814